THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A° D° Benj. Franklin

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Are Your Hose Insured?

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The Panic of the Lion and the Pessimist

By EDWIN LEFEVRE

ILLUSTRATED BY M. LEONE BRACHER

A MAN walked into the office of Richards & Tuttle, bankers and brokers, members of the New York Stock Exchange. All he could see was a ground-glass partition, with little windows only a trifle larger than peepholes, over which he read: Deliveries, Comparisons, Telegrams and Cashier. If you had business to transact you knew at which window to knock. If you had not you should not disturb the unseen clerks by asking questions that took a tremendous amount of valuable time to answer. It was a typical, non-communicative, non-confiding Wall Street office.

The man approached the Cashier window because it was open. He was tall and well built, with unmyopic eyes that looked through tortoise-shell-rimmed glasses. The brim of his high hat, the cut of his coat, the hang of his trousers, the hue of his necktie and the gray, waxed, needle-pointed mustaches proclaimed him unmistakably Parisian.

"I wish to see Mr. Richards," he said in a nasal voice, so like the twang of a stage Yankee that the cashier frowned and twisted his neck to see if some Down-Easter were not hiding behind the Frenchman.

"You what?" asked the cashier, and looked watchful.

"I wish to see," repeated the stranger with a formal precision meant to be rebuking, "Mr. George B. Richards, senior member, I believe, of this firm."

The cashier, with a frown that belied the courtesy of his words, said:

"Would you be kind enough to tell me the nature of your business, sir?"

Gourley, the cashier, insanely hated book agents, and his one pleasure in life consisted of violently ejecting them from the office. When a man clearly established his innocence Gourley never forgave him for cheating him out of the kicking.

The stranger said very slowly:

"The nature of my business with Mr. Richards is private, personal and urgent!"

The stranger might be a customer, and customers make brokers rich and give wages to cashiers.

"Mr. Richards is very busy just now, sir, with an important conference. It would be a favor if you could let me have your name."

"He doesn't know me and he has never heard my name."

"Would any one else do?"

The stranger shook his head. Then:

"Say to Mr. Richards that a gentleman from Paris wishes to give to him—personally—ten letters of introduction, one card of same and one life-secret." The man's gaze was fixed frowningly on Gourley.

"Ten letters of introduction, one card of same and one life-secret!" repeated Gourley dazedly. "Here, Otto. Hold the fort. I'll go myself."

The cashier's place was promptly occupied by a moon-faced Teuton. Presently Gourley, whose misanthropy had in this instance merely made an office boy of him, returned to the window and said, in the insolent tones of a pugilistic *agent provocateur:*

"He says to send in the letters of introduction."

"My friend," said the stranger, so impressively that the cashier was made uneasy, "are you sure Mr. Richards said that?"

"The Letters of Introduction are From the Treasury Department"

"Well—ah—he said," stammered Gourley, "to ask you—er—would you please send in the letters. He will read them, and as soon as possible he will—ah—see you."

"H'm!" muttered the stranger skeptically. Then, as a man rids himself of angry thoughts, he shook his head and, without another word, went out.

"Ha! I knew it all along," said Gourley triumphantly to his assistant, Otto. "It beats the Dutch what schemes these damned book agents get up to see people during business hours. But I called his bluff that time!"

Less than ten minutes later the French-looking man with the Down-East voice opened the door, tapped at the cashier's window and told Gourley sternly:

"Here are the ten letters and the one card. They are very important! I'll be obliged, sir, if you will yourself give them into Mr. Richards' own hands. The life-secret I, of course, will impart to him myself. Make haste, please. I have only five business days and three hours left."

Gourley laid the letters on Mr. Richards' desk and said, in the accusing tone old employees use when in the wrong: "Here are the letters of introduction from the book agent I spoke to you about. He acts damned impudent to me, but I didn't want to make any mistake."

Richards, a man of fifty, fastidiously dressed, but relieved from even the implication of foppishness by a look in his eyes at once shrewd and humorous, said with a smile:

"Well, he certainly has enough letters to be anything, even a rich man."

"Funny letters of introduction," said the cashier—"all sealed and ——" His jaw dropped. That made him cease talking.

Mr. Richards had taken from the first envelope not a letter but a ten-thousand-dollar gold certificate!

The cashier closed his mouth with a click.

"What the ——!" he muttered.

"Next!" said George B. Richards cheerfully. He opened envelope number two and pulled out another ten-thousand-dollar bill. One after another he opened the letters until he had laid in a neat pile on his desk ten ten-thousand-dollar notes.

"The letters of introduction are from the Treasury Department," said Richards laughing. "Now let us see whom the card is from."

"I don't care whom the card is from. I know the man is crazy," said Gourley in the defiant tone of one who expects not logic but contradiction. "It is as plain as the nose on your face."

"Maybe they are counterfeit," teased Richards; he knew they were not.

The cashier snatched one from the desk, looked at the vignette of Jackson and examined the back.

"It's good," he said gloomily.

Richards opened the eleventh envelope and took out a card.

"From Amos Kidder, of the Evening Planet," he told Gourley, and read aloud:

Dear George: The bearer, Mr. James B. Robison, of Paris, France, a friend of Smiley, our correspondent there, asked me to recommend some highly intelligent stockbrokers. I, of course, at once thought of you. Deal with him as you do with Yours,

AMOS F. KIDDER.

"Maybe it's a set of those French books that are awful until you've signed

the contract and Volume I comes, and they are not awful at all. Those fellows," said the cashier indignantly, "will do anything to get your money."

"You forget I've got his," suggested Richards.

"That's a new one on me, I admit," said the cashier; "but I'll bet a tenspot ——"

"I'll have no gambling in this office! Send in Mr. Robison; and if Kidder should happen in tell him I'd like to see him."

The waxed-mustached man, preceded by Otto, the moon-faced clerk, entered the private office of Mr. George B. Richards, who rose and smiled pleasantly even as his keen eyes quickly inventoried Mr. Robison.

"Mr. Richards?" twanged the stranger. That Yankee voice issuing from between those unmistakably French mustaches made Richards start; and yet the vague atmosphere of disquietude and suspicion that the ten letters of introduction had created seemed to be dispelled by the man's Yankee twang. It was so genuinely Down-East that it humanized Mr. Robison and made his eccentricity less eccentric. Also, the eyes gleamed not with the fire of insanity but with a great earnestness.

"Yes. And this is Mr. Robison?"

"Yes, sir!" Mr. Robison bowed very low, like a man who has lived abroad many years.

"Won't you be seated, sir?"

"Thank you, sir." There was another bow of gratitude and Mr. Robison sat down by Richards' flat-topped desk.

"What can we do for you, Mr. Robison?" asked Richards, amiably polite. His course of action would be determined by the stranger's own words.

"You can help me if you will." Mr. Robison spoke very earnestly, after the manner of strong, self-reliant men when they ask for favors.

"We shall be glad to if you will tell me how."

"By being patient—that's how."

Richards laughed uncertainly. Mr. Robison held up a hand as if to check unseemly merriment and said very seriously:

"I have lived alone too long to be politic or diplomatic or evasive. I wish to ask you a question."

"Ask ahead," said Richards with an encouraging recklessness.

"Tell me, Mr. Richards—what is the most difficult thing in the world?"

Mr. Robison was looking intently at the broker's face, as if he particularly desired to detect any change in expression. This intentness disconcerted Richards, who had at first intended to answer jocularly. He now said, distinctly apologetic:

"There are so many very difficult things!"

"Yes, there are—a great many indeed. But of all things, which is by far the most difficult?" His eyes held Richards'.

"I shall have to think a little before I can answer that question."

"Take all the time you wish!" and Mr. Robison leaned back in his chair, his attitude somehow suggesting a Gibraltarlike ability to withstand a three years' siege. It made Richards do much thinking very quickly: Here was a man who was not crazy; who had a hundred thousand dollars in cash lying on the desk to which he had not even casually referred; who probably intended to do business that would prove a source of profit to the firm of Richards & Tuttle. He might be a crank or a crook, but against either contingency the firm could and would protect itself. It was just as well to humor this man until he proved himself unworthy of humoring.

The problem of the moment, therefore, became how to raise the siege politely.

"I suppose," began Richards, trying to look philosophical, "that telling the truth always and everywhere is about as difficult a thing as ——"

"It isn't a question," interrupted Robison with a polite regret, "of as difficult a thing as any, but of the most difficult of all!"

"I am afraid I'll have to ask you to tell me what you consider the most difficult thing in the world."

Brokers have to earn their money in more complicated ways than by shouting Sold! or Take it! on the floor of the Stock Exchange.

"I Bet Him Fifty Dollars to Fifty Cents That I Could Double a Sum of Money in the Street in One Week"

"The most difficult thing in the world, Mr. George B. Richards, is for a man to give money—in cash—to a woman who is not his wife or his mistress or a blood-relation or a pauper!"

"That is difficult!" acquiesced the broker.

"It is what I have to do. That is why I am here."

"You mean you wish us to give this money ——"

"No—no! How can you, pray, give money to a lady any better than I?"

"I wondered," said Richards patiently. He was beginning to fear Robison might be one of those mysterious people out of whom no money is to be made.

"Would you mind hearing my story?" Mr. Robison looked at Richards pleadingly.

"Not at all," politely lied the broker.

"There is a lady in New York—to be explicit, an old sweetheart ——" Mr. Robison paused, bit his lip, looked away, bit his lip again and cleared his throat loudly. He did all these things so untheatrically that they thrilled the keen-eyed Wall Street man. Presently Mr. Robison went on in that Yankee nasal voice of his that somehow sounded like the extreme antithesis of sentiment: "The only woman I ever loved! I have never married! She did—unfortunately; and now, this girl, this woman, accustomed to every comfort and every refinement, has to earn her own living! She has five children and she is earning her living!" He rose and walked up and down the office like a caged wild animal. Then he sat down again and said determinedly: "Of course I simply have to do something for her!"

"I appreciate your position," said Richards tenderly. He was a very good stockbroker.

"Thank you. You cannot imagine what she was to me! I came to America to find her. I have found her. I wish to give her money or securities that will insure a comfortable income, and I have to do it circuitously. I'd give half a million to anybody who killed her damned husband! Yes, I would!" He looked at Richards with a wild hope in his eyes. He calmed himself with an obvious effort and proceeded: "Knowing her as I do and because of—of certain circumstances of our early affair, I know she will never accept any help directly from me. Last night I was calling on her. Other friends of hers were present, among them a man who called himself a lawyer. His name is W. Bailey Jackson. Know him?"

"No, I don't. I think I've heard of him, though." Richards lied from sheer force of professional habit.

"Well, I led the conversation round to Wall Street and incidentally said I didn't know which was easier for a man, to be a fool or to make money in the stock market. I, myself, I hastened to add, had always found folly extremely easy—but successful stock speculation infinitely easier. That, I may remark to you in passing, sir, is Gospel truth."

"You are right," agreed Richards heartily. It did not behoove a stockbroker to point out the difficulty of making money in Wall Street. Moreover Mr. Robison showed so quiet a confidence that Richards had lightning flashes of memory and recollected every story he had ever heard about queer characters who had taken millions out of the Street.

"This Mr. W. Bailey Jackson jeered and sneered, however, until I said I would bet him fifty dollars to fifty cents that I could double a sum of money in the Street in one week, in a reputable broker's office, operating on the New York Stock Exchange in a reputable and active stock—no bucketshop, no mining stock and no pool manipulation. But I made this point: The trick was so easy that it was not interesting. I didn't wish to do it to make money; but if Mrs. —— if my friend would accept the profits I would prove that I knew what I was talking about; and, besides, would keep the children in candy for a month. And, of course, everybody laughed and urged her to consent—especially the Jackson person. In the end she gave in, doubtless thinking I'd win a few dollars—if I won at all. Also, my offer was accepted in the presence and by the advice of men and women who could stop Mrs. Grundy's mouth."

"Very clever!" said Richards with the enthusiasm of a man who sees commissions coming his way.

"It was love that made me so ingenious," explained Mr. Robison very simply. "I've got her written acceptance in my pocket as well as that damned W. Bailey Jackson's bet, duly witnessed by the two gossipiest women there. And in this envelope you will find instructions for your guidance in case of my sudden death. So I now wish to double the money."

He looked inquiringly at Richards, who thereupon felt the pangs of disappointment. Neither crank nor crook, decided the broker, but simply *Suckerius Americanus; genus D. F.*

Mr. Robison evidently was going to ask Richards & Tuttle to take the one hundred thousand dollars and double it for him, which meant that Mr. Richards would have to inform Mr. Robison that the firm was not in the miracle business; and that would make Mr. Robison go away mad. Total—no commissions!

"Well," Richards said, just a trifle coldly, "did you come to us to ask us to double your money for you?"

"No, indeed," answered Robison; "I came here to do it."

"When?"

"In one week—or, rather, in five days and two hours."

"How are you going to do it?" The broker's curiosity was not feigned.

"I propose to study the Menagerie."

Richards said nothing but looked "Lunatic!"

"That way inevitably suggests the combinations to you." Mr. Robison nodded to himself.

Richards, to be on the safe side, did likewise and muttered absently:

"That's so!"

"Do you care to come with me?" asked Mr. Robison with a politeness that betrayed effort.

"Thank you, no. I am very busy and ——"

"And you didn't cut me short!" said Robison, his voice ringing with remorse. "I'll come in tomorrow morning. Good afternoon—and please forgive my theft of your time, Mr. Richards."

"One moment. Do you wish this money ——"

"I'll get the receipt tomorrow. I am going to see Kidder now. I didn't mean to take up so much of your time." And before the banker could stop him Mr. James B. Robison was out of the inner office and out of the outer office and out of the building and out of the financial district.

Shortly afterward Amos F. Kidder, financial editor of the Evening Planet, went into Richards' office. He was thirty-five years old, a trifle under six feet, had light brown hair and the eyes of a man who is a cynic by force of experience and an optimist by reason of a perfect liver—the kind of man who is fooled by strangers never and by intimate friends always. If what he had seen of Wall Street gave him a low opinion of men's motives he had the defect of steadfast loyalty. Having imagination and a profound respect for statistics, he wrote what might be called skillful articles on finance.

"Your friend Robison was here today. What do you know about him?" asked Richards. He would not take a stranger's account, but he did not relish losing an account he already had. Kidder took a letter from his pocket, gave it to the stockbroker and said:

"Smiley gave him a letter to me and in addition sent me that one by mail."

Richards read:

The New York Planet, 5 Rue de Provence.
PARIS, February 18, 1912.

Dear Kidder: I've given a letter of introduction to a Mr. James B. Robison, who comes originally from some manufacturing town in Massachusetts, like Lynn or Lowell—I've forgotten which. He is well liked by the colony here and, I am told, has been kind to poor art students and other self-deluded compatriots. He is queer; is suspected of being rich—which he must be because he never borrows, lives well and says money-making is too easy to merit discussion when men can discuss the eternal feminine or the revival of cosmetics. His trip to New York is prompted, he tells me, by the receipt of a letter from an old flame of his whom he warned against marrying her present husband. She would not listen to Robison, accused him in choice Bostonian of being a short sport, and now after long years she writes him, asking for forgiveness, being at last convinced that her husband is all that Robison said—and then some. He is off to try to find her; she is somewhere in New York. Put him in touch with some private detective who won't rob him too ruthlessly.

I don't think he'll want to borrow money, as I know he is taking a letter of credit on Towne, Ripley & Co. for fifty thousand pounds; and they told me at his bankers'—Madison & Co.—that he owns slathers of gilt-edged bonds and that they cash the coupons for him. They also tell me he carries more cash about him than is prudent. You might suggest to him that the New York banks are safe enough. You'll find him a character—odd but charitable. Knowing your fondness for fiction in real life I commend Mr. Robison to you. Regards to the boys. Why don't you make a million and come over to spend it in the company of

Yours as ever,
LURTON P. SMILEY.

Richards handed the letter back. "He came here with ten ten-thousand-dollar gold certificates."

"Yes; he got 'em from Towne, Ripley & Co. I went with him. They had instructions to pay any amount he might call for, and they did. He asked for large bills."

"He got 'em!" said Richards, greatly relieved at seeing no necessity why he should refuse Robison's account.

"What's he going to do?" asked Kidder.

"I don't know. He told me he had found his old sweetheart and that he is going to give her all he makes in Wall Street. He expects to double the one hundred thousand dollars in a week."

"For Heaven's sake, George, find out his secret! Half a million will do for me," laughed Kidder.

"He gave me an envelope," said Richards, taking it from his desk. On it was written:

PROPERTY OF JAMES B. ROBISON
TO BE OPENED BY RICHARDS & TUTTLE
IN CASE OF SUDDEN DEATH.

"What do you think?" asked Richards.

"You really mean do I advise you to open it?" asked Kidder.

"Not exactly; but ——"

"Of course," said the newspaper man, "it does not say it is not to be opened in case of living. That is sufficient excuse—that and your curiosity."

"I don't like to open it," said Richards doubtfully.

"Don't!"

"Still, I'd like to know what's inside."

"Then open it."

"I don't think I have a right to."

"Don't, then!"

"Oh, shut up! I won't open it! I don't know whether to take the account. You don't know anything about this man ——"

"You broker fellows make me tired—posing as careful business men. All Robison has to do is to go to any of your branch offices or anybody's branch office, say his name is W. Jones and that he keeps a cigar store in Hackensack or Flatbush, and your branch manager will never let him get away. And aforementioned manager will swear, if you should be so mean as to ask who W. Jones is, that he and W. J. went to school together—known him for years!"

"After all," said Richards, a trifle defiantly, "there is no reason why I shouldn't do business for Robison that you know of?"

"Not that I know of—but if he buncoes you out of a big wad don't blame me."

"He is welcome to anything he can make out of us," smiled Richards grimly, and Kidder laughed so heartily that the broker looked pleased with himself and his witticism. He rang for the cashier, gave him the one hundred thousand dollars and had the amount credited to James B. Robison, address unknown.

II

AFTER leaving the office of Richards & Tuttle, Mr. James B. Robison went to the Subway station at Wall Street, rode uptown as far as Forty-second Street, walked to Sixth Avenue, took a surface car, jumped off at Forty-eighth, walked to Forth-ninth, waited there for the next car, and, being certain he was not shadowed, rode on to Fifty-sixth Street. He got off, walked north on the avenue and, halfway up the block, paused at the entrance of the employment agency of Jno. Sniffens, Established 1858. On the big slate by the door he read that there was wanted a coachman—careful driver; elderly man preferred.

He walked upstairs one flight and accosted the agent.

"Good morning, Sniffens."

"Good morning, Mr. Maynard," answered Sniffens, son of the original Jno., very obsequiously.

"Are they here?"

"Yes, sir."

"How many?"

"Seven."

"I've seen fifty-six so far—haven't I?"

"No, sir," contradicted Sniffens with the air of a man who will tell the truth even if death should result. "Fifty-five. You forget you saw the Swede twice."

"That is true, Sniffens. You are an honest man! Here!" And he gave ten dollars to the agent. "Send in the men."

He sat down in the inner office and Sniffens went out, presently to return with an elderly man.

"This is Wilkinson—worked twenty-nine years ——"

"Sorry. Won't do. Here, my man! Take this two-dollar bill for your trouble. Next!"

"This Woman, Accustomed to Every Comfort and Every Refinement, Has to Earn Her Own Living!"

Much the same thing happened with the next four applicants. The fifth man, however, made Robison listen patiently while Sniffens finished his elaborately biographical introduction. The man's name was Thomas Gray; age fifty-eight; worked twelve years for General James Morris and fourteen for Stuyvesant R. Morris. Very careful. Excellent references. Morris family went abroad to live. Gray had not worked for five years, but was willing and anxious to work.

Robison, who had been studying Gray keenly, said sharply and not at all nasally:

"Height and weight?"

"Five foot eleven and a half inches; one hundred and seventy pounds, sir."

"Deaf?"

"No, sir."

"No?"

"No, sir; but I don't hear as well as I did."

"Can you hear this?" And Robison whispered: "Constantinople!"

"Beg pardon, sir!" Gray looked at Mr. Robison's face intently, but Robison shook his head and said:

"No fair looking! That isn't hearing, but lip-reading. Close your eyes and listen!" And he whispered: "Bab-el-Mandeb!" No one could have heard him three feet away and Gray was across the room. Robison raised his voice and said: "Did you hear that?"

There showed in Gray's blue eyes a pathetic struggle between telling the truth and getting the job.

"I—I only heard a faint murmur, sir."

"Try again. Listen!" And Mr. Robison moved his lips soundlessly.

"What did I say, Gray?"

The old man drew in a deep breath. It was not so much the money, for the Morris family gave him a pension; but he wished to feel that he was not yet useless, that he was still worth his keep. However he shook his head and said determinedly:

"I heard nothing."

"Open your eyes! You get the job, Gray," said Mr. Robison. "Come here!" As Gray approached his new employer Sniffens left the room.

"You are not to tell any one for whom you are working, or where, or why, or for how long, or for what wages. There will be no nightwork. Are you very careful?"

"Yes, sir."

"You'll have to take some children to school every day—poor children to a public school in the morning. You are not to ask their names. Do what you are told, no matter how queer it seems to you, so long as you are not asked to break the law of the land or the rules of the road."

"Very good, sir."

"I shall send people to ask you questions, and I warn you that I'm going to put you to various tests. I want a man who is honest enough to trust with valuables, wise enough to mind his own business, and faithful enough to do what his employer tells him."

"Yes, sir."

"Until you prove you are the man I want you will be paid by the day—five dollars. You will feed yourself and sleep home. I supply the livery and a second man. If after one month's trial you are found satisfactory you will get your wages by the month. It's big wages, but I want an honest man!" He looked at Gray sternly.

"Yes, sir. I'm careful and honest, sir. I think you will find that to be true, sir."

"I trust so. The stable is on Thirty-first Street, near Avenue B. Here is the number." He gave a card to Gray. "Be there at eight sharp. You will drive a coupé, quiet horse; New York City."

"Yes, sir. I'll be there, sir."

"Here's five dollars for you. You don't have to pay any fee to Sniffens. I've paid him."

"Thank you, sir. Good day, sir."

At seven-thirty the next morning Gray was at the stable. It was not a very good-looking place. He rang the bell feeling vaguely uncomfortable. No one answered. He rang a second and a third time, and still there was no answer. He listened, his ear close to the door. He heard the muffled sound of a horse pounding in a well-littered stall.

At eight o'clock—Gray heard a clock within chime the hour—the door opened.

Gray entered. A man was hitching up a dark bay horse to a coupé. Mr. Robison was sitting in a sumptuous green-plush armchair in the carriage room. Behind him, on a mahogany table, was a small valise, opened.

"Good morning, Gray," said Robison.

"Good morning, Mr. Maynard," said Gray respectfully.

Robison took a clean white linen handkerchief from his pocket and said:

"See that brick over there?" He pointed to a common red brick on a little shelf near the street door.

"Yes, sir."

"Well, wrap it up in this handkerchief—here on this table. No—don't dust it. Just as it is!" He watched Gray's face keenly. The old man's countenance remained English and impassive.

"Put it in the valise."

"Yes, sir."

"In yonder box you'll find some tenpenny nails. Fetch three and wrap them up in the sheet of paper you'll find in the valise. Then lay them on top of the brick."

Gray did as he was bid. If he thought his employer was crazy he did not look it.

Robison then took from his pocket a sealed envelope, threw it into the valise and closed the valise.

"You will find your livery in the dressing room—door to your left. Put it on. Then drive so as to be before 197 West Thirty-eighth Street at exactly nine minutes after nine. Compare your watch with that clock. Wait there—Thirty-eighth Street—until a footman in dark green livery comes out alone. If he asks you, 'James, did Ben win?' you will say to him, 'The answer is inside. Take it!' You will then return to this stable, fasten the horse to that chain, put on your street clothes, go home, and return tomorrow at eight sharp. But ——" He paused.

"Yes, sir."

"Pay attention, Gray! If, instead of the servant alone, the servant comes out of 197 West Thirty-eighth Street accompanied by a gentleman who gets in, you will drive him to my office."

"Where, sir?"

"This is my office—here. You will drive back here quickly and disregard everything your passenger may say or whatever orders he may give you. You understand? These are your orders that I now give you. They are not to be changed under any circumstances, no matter what happens. Have you understood?"

"Yes, sir. I'll follow orders, Mr. Maynard."

"See that you do." And Mr. Robison walked out of the stable.

At nine-nine sharp Gray stood in front of 197 West Thirty-eighth Street. At nine-fifteen a footman in dark green livery came out of the house. He was followed by Mr. Robison himself. The man opened the door of the carriage and Gray's employer got in.

"Will you go to the office, sir?" asked the footman. Gray heard him.

"No! Metropolitan Museum!" answered their master distinctly.

"Metropolitan Museum!" said the footman to the coachman.

Gray was torn by doubt, anger and fear. Should he drive to the Metropolitan or back to the stable?

He decided to go back to the stable. If he were discharged he would not regret losing so unsatisfactory a job. If, on the other hand, driving back should prove to be the right thing he would greatly strengthen his position.

He arrived at the stable, fastened the horse to the chain and went to change his clothes. He heard Mr. Robison tap on the glass of the door and saw him beckon to him and then heard him shout: "Open the door!" But Gray went to the dressing room and changed his clothes. As soon as he was done the second man came in, showed him two envelopes and said:

"You win! You get the ten dollars! I get the fivespot. That's how he pays. You obeyed orders. You are the first man that's succeeded in holding the job over one day.

(Continued on Page 38)

ON THE UPGRADE

The Understudy Route—By Edward Mott Woolley

ILLUSTRATED BY CHARLES D. MITCHELL

I LOST my first job as a bookkeeper because I didn't know how to adjust an item of ninety-six dollars in the retail stock ledger. My firm had taken an inventory that failed to agree with the figures on the books and it was up to me to make the proper entries. I didn't do it so my boss fired me.

At the time this event occurred I had been working for the house six months as assistant bookkeeper, but when I met my Waterloo I had been head bookkeeper just four hours and a half. I had been promoted that very morning, but half a day was sufficient to demonstrate that I was a clam when it came to solving real problems in accounting. The head of the firm said I might do to keep books for a peanut stand, but I didn't make a hit in retail shoes.

So I went sadly forth to look for another place. I didn't realize just what ailed me or why I had lost my job. I was angry and humiliated and the affair seemed like gross injustice. I told my father that night my boss hadn't given me half a show. How could any chap step into a new job and know how to do things in four hours and a half? Father agreed with me and said he had a good mind to go downtown and punch that shoeman in the jaw.

Three months later I lost another job—this time in a railroad office. It had taken me six weeks to get this position, but it looked like a good thing once I landed it. The chief clerk in the freight department where I worked said he'd advance me as fast as opportunity warranted, and since my father was a freight conductor on the same railroad I was sure I had something of a pull. When the time came to fire me, however, I was given only one day's notice.

My discharge was all the more discouraging because it took place soon after my salary had been raised from eight dollars a week to eight-fifty. The trouble came about because I made a bad mistake figuring the first-class rate between Chicago and Wichita.

The chief clerk declared that even a car-washer would know enough to find the rate to the Missouri River first, and then add the rate from that point to Wichita.

Anyhow out I went and my father was mad as a hornet again. If it weren't for losing his own job, he said, he'd make things hot for that confounded chief clerk.

After a while I got another job—this time in a wholesale house in Newark, where we lived. Along in the following spring I was sent upstairs in a hurry to get a bolt of cashmere needed to fill a rush order. A salesman up there pointed the stuff out to me, but somehow I got a bolt of silk-warp henrietta instead. The mistake wasn't discovered for a week or two, and then —— Well, it was the old story—I was fired. I had made one mistake too many.

My mother cried, I remember; but my father took a new tack. He said he'd punch my jaw, instead of some other fellow's, if I did it again. I didn't do it again. I never lost another job, though I have quit a couple of them of my own volition. Since those early disastrous experiences I have been on the upgrade steadily. I found out how to keep on climbing.

Today I am office manager of a large manufacturing corporation just outside New York. For a man of thirty-two I feel I have done very well. My salary is thirty-six hundred and I own my home in as pretty a suburb as you'll find round the metropolis. It is paid for and furnished complete. Besides I have a checking account and in my safe-deposit box there is a bond or two.

Furthermore I am satisfied that I know the combination which will open other doors of progress to me as I come to them. I feel certain that I'll be an important executive in my company some day. The secret is simple enough when one merely states it in words, but to work it out in practice requires a vast amount of digging and persistence. Therefore I want to take up in brief detail some of my experiences. It was by accident that I discovered how to hold a job and climb into a higher one; but you know that most great discoveries have been accidents.

My fourth job was in the sales office of a New York machinery house, where I managed to squeeze in, at a small salary, as a roustabout office boy.

I was nineteen then and altogether too big for such a position, but it was the best I could get. My immediate superior was a technical man, a graduate of some mechanical school. His name was Szolski, which of itself is evidence that names do not count much toward success. In America we are all equals and a man named Huntington Montgomery really has no better show than a Yonowitz Zischka. It's the education, ability and purpose back of him rather than the combination of letters.

The Flattery of the Girls Put Me on My Mettle

Szolski had several stenographers at his beck and he had a habit of rolling out long technical phrases when he dictated. It was difficult to find girls who could work for him. The best of the shorthand writers habitually made a jumble of it, and the poorer ones —— It was horrible! You've heard about angels weeping and horses laughing. Well, if there had been any angels and horses round that office they would have wept and laughed over some of our correspondence.

Many a letter called forth thunderous comments from Szolski when it had been transcribed from the shorthand and laid on his desk to be signed. I remember one in which he had dictated a sentence something like this: "The tubewall is stressed circumferentially." It had come from the typewriting machine thus: "The tubewall is dressed reverentially."

On another occasion Szolski referred to "a wattmeter in use." It showed up as: "What's the matter with us?"

At still another time he had spoken glibly of a "synchronizing force," only to have the letter go out in his absence with a rambling and meaningless comment on "a singing icicle farce."

Then one day he dictated something about helical reducing gears, and the girl wrote it "hellish reducing tears."

Now I had always run toward mechanics, and those technical words and phrases interested me. I often

attended the little conventions held by the stenographers, *sub rosa*, to discuss the literal and probable meanings of the shorthand hieroglyphics that came out of Szolski's sanctum. These problems were often dark and unsolvable mysteries.

I took a hand and by degrees became a sort of detective. I remember one occasion where a stenographer had taken down some loops and angles that she translated into an equally puzzling phrase: "Please notice this fony metal curve." She possessed more or less native intelligence, however, and suspected something was wrong. The letter didn't read right. This stumped us all for an hour; but, after studying some specifications lying about the office, I hit on the solution. It was "phonometric curve." For this brilliant piece of work I was showered with chocolates; and the flattery of the girls put me on my mettle. Bob Pretty, they said, was dreadfully smart. Pretty was not my real name, but they called me that because I was so big, ungainly and homely. The nickname will do well enough to identify me in these remarks.

To keep up my reputation I bought a dictionary of mechanical terms, and after that I was in such demand I hardly had time to attend to my own work. I became an oracle among the stenographers and I got oranges, red apples and initial handkerchiefs galore.

How Technical Knowledge Saved the Day

AFTER a while Szolski began to notice the improvement in the work of his stenographers, and one of the girls gave me a splendid boost. After that he stopped blowing me up for neglecting things, and when questions connected with technical terms came up he would often say: "Don't bother me; go ask Bob Pretty."

One day a sweeping order came from headquarters to cut expenses. Accompanying the order were blue slips discharging three of the five office boys. I was among the unlucky. When Szolski heard of this, however, he put up a mighty roar to the powers. He told them Bob Pretty was the most valuable boy in the place—and they kept me! In a way I had become a sort of primitive understudy for my superior and this was all that saved me. If I had been just an ordinary boy I'd have been fired without a tear being shed over me.

That was how I discovered the advantage of traveling on the understudy route. If you are holding a job in some business house always try to reach up quietly and get a finger or two on the next job above you, or even on some job higher up. Then when the boss tries to fire you it is likely that somebody with influence will put up a roar.

If I had made an understudy of myself back in that first job in the shoe concern I'd have known all about such accounts as Inventory, Gross Profit Suspense, and so on, that were Greek to me when I found myself suddenly promoted to the head bookkeeper's job. Instead I had been content to be just an assistant bookkeeper.

If I had realized the advantage of being an understudy when I worked in the freight office I should have known how to figure rates when the opportunity came for advancement.

Had I possessed my present philosophy when I held that job in the Newark wholesale house I'd have known how to tell cashmere from silk-warp henrietta.

Nevertheless I am not complaining. Men must get the knack of going up and a few hard knocks don't hurt in the end—provided you don't go along all your life taking the knocks. That is what a good many men do, and they always work for starvation wages and think it a dispensation of Fate.

Well, just as I began to stand high with Szolski he was sent to Russia to be the firm's representative there. His successor was a different sort of man. He confined his dictation, as a rule, to non-technical language; whenever he was compelled to do otherwise he spelled out the words to the stenographers until they learned them. Thus my peculiar prestige was destroyed at one swoop and I became once more a plain office boy.

I wouldn't stand for this. I had tasted glory. I quit.

My next job was in the office of a manufacturing concern over in Jersey. There was an old fellow named Swiggett in the office who thought he had a mortgage on his job. He had been there twenty years in the same position and he didn't believe in understudies. None of them for him! He had held his job by bottling up all the knowledge he could. None of the fellows under him ever had a chance for direct promotion because nobody except himself knew how to run things.

If he happened to be away from the office for a day things were in an awful mix-up. The whole procedure was held up until Swiggett got back.

I made a good many attempts to carry out my understudy scheme, but most of them failed. One day when I tried to master a card-index system conducted by Swiggett he roughly demanded what I was doing. I told him I was trying to learn the business so that I might be advanced to a better job.

"I'll have you advanced out the back door," he told me, "if you don't mind your own affairs!"

At another time I invented some little metal clips to hold different sorts of blanks together, and I painted them red, yellow and green so that the particular batch of papers wanted could be picked up instantly. Swiggett threw the contrivances out of the window.

He Said He'd Punch My Jaw if I Did it Again

I Become Understudy to Hoover

AFTER a few months of this sort of thing I saw plainly enough that I never could be Swiggett's understudy. In secret indignation I determined to reach up over his head.

One of the lesser executives of the company was a man named Hoover, who occupied a little office back of the big general room. He held pretty much the same job Szolski had held at my former place of employment. I had learned that he had a great deal of trouble with the employees under him because of their ignorance of mechanical matters. It was hard to find clerks who knew or cared anything about technical shop procedure. I saw my chance.

For six months I studied shorthand evenings, and at the same time I made a persistent specialty of studying the product of our plant, which was machinery. I took the various parts—such as clutch jaws, support brackets, margin stops and carriers—and dissected them, using the blueprints as guides. In this way I grew quite familiar with the goods we were making.

Meantime I was thrown more or less into contact with Hoover, and I let him see from time to time that I knew more about the shop than most of the fellows in the office did.

One day, after he had had a rumpus with a stenographer, he called me in.

"Bob," he said, "I wish you'd study shorthand. I'd like to have you here in my office. I'm sick and tired of this everlasting incompetence."

"I know something about stenography now," I told him. "I'm not very expert, Mr. Hoover, but if you wish I'll try my hand at it."

That was just how it happened that I became his understudy in earnest. I was taken out of the main office and for six months I worked in intimate association with Hoover. Then one day Hoover was offered a better job out in Chicago—and quit. That day an office boy came downstairs from the president's office and said I was wanted up there. I went, pretty much excited. I felt sure something was in the wind.

"Bob," said the chief executive when I stood before him, "do you think you can swing Mr. Hoover's work for a while—until we can get a man?"

"Yes, sir," said I quickly. I knew well enough that I could. I also knew there wasn't another clerk in the plant who could do it. On this point, however, I was silent. The president, I suppose, knew it too.

"Then go ahead and do the best you can," said he. "You're pretty young and you lack experience, but whenever you need help don't be afraid to let me know. Don't guess at things—that's all I ask."

Hoover had been a sort of assistant secretary and his salary had been twenty-eight hundred. At the time I became his temporary successor—as I supposed—my pay was seventy-five dollars a month. When I got my next paycheck I found I was getting fifteen hundred a year. They never got another man for the job so long as I stayed there, and when I quit—to join Hoover out in Chicago—my pay was two thousand.

I Saw Plainly Enough That I Never Could be Swiggett's Understudy

In three short years I had jumped to that figure from ten dollars a week.

Now old Swiggett, chief clerk in the main office, was getting only sixteen hundred and he fairly stood on his head. He declared he would go up to the president and kick, and he did. He had worked for the concern twenty years, he declared, but had never been advanced.

"I think I am entitled to some consideration," he told the chief. "I have given the best of my life to this company and now I am over fifty years old. I believe in civil service, sir. It's an injustice to take a mere kid into this establishment and shoot him up over my head. Can't you give me a show?"

"Mr. Swiggett," returned the president—according to the version we fellows got afterward'—"Mr. Swiggett, I am not aware that you have ever put yourself in line for advancement. You have never trained any of the men under you to take your place as chief clerk, and you never exhibited any special aptness for a higher job yourself. It was quite convenient to keep you where you were. Oh, yes, you've done your work fairly well, though I can't say you've been progressive. Some of your systems are back numbers today. If you were worth more than sixteen hundred dollars to us, Mr. Swiggett, we should gladly pay it."

A few years afterward Swiggett was fired for being old.

The Unlucky Chicago Venture

I MADE a mistake in going to Chicago, for a year or two later the concern out there failed and threw a lot of men out of work. But I think it is better to make an occasional mistake than to stand still. After all, the things that seem mistakes at the time are really helps if only one looks at them in the light of education. Yet it did seem pretty tough to be down and out, after the fine opportunity I had abandoned in New Jersey. I tried to get back, but the year was a lean one in the machinery field and the company was cutting expenses all round.

At last I landed a fifteen-dollar job with the company for which I now work. I was little more than a mere office helper. A few days after I went there I ran over to New York one Sunday to see my girl, and on the ferry I met a man named Mullaly—a mean, sarcastic cuss who had worked with me under Swiggett. Mullaly had been sore on me ever since I was boosted into Hoover's job. He was one of those chaps who think all advancements are favoritism and who haven't any conception of the way men really climb.

"Hello, Pretty!" he said with a sneer. "I hear you are coming up fast in the world. That was a wide swath you cut in Chicago. My eye! Wasn't it marvelous! How do you like running errands back in dear old Jersey? Not so bad after all—eh, Pretty?"

"You'll be running errands when I am president of the concern!" I retorted. "I may be the under dog today, Mullaly, but inside of five years you'll come to me for a job."

"So?" he inquired with a disagreeable grin. "What's your pull?" *(Concluded on Page 48)*

THE SUSINESS OF SUSAN

By Meredith Nicholson

ILLUSTRATED BY W. B. KING

SUSAN PARKER was twenty-six and nothing had ever happened.

To speak more accurately, plenty of things had happened, but Man had never happened. As a college girl and afterward, Susie had, to be sure, known many men; but they had all passed by on the other side. A young man of literary ambitions had once directed a sonnet at Susie, but she was not without critical judgment and she knew it for a weak effort. This young man afterward became the sporting editor of a great newspaper, and but for Susie's fastidiousness in the matter of sonnets she might have shared his prosperity and fame. A professor of theology had once sent her a sermon on the strength of a chance meeting at a tea; but this, though encouraging, was hardly what might be called a thrilling incident. Still, the young professor had later been called to an important church, and a little more enthusiasm for sermons on Susie's part might have changed the current of her life.

The brother of one of Susie's Vassar classmates had evinced a deep interest in Susie for a few months, spending weekends at Poughkeepsie that might much better have been devoted to working off his conditions at New Haven; but the frail argosy of their young affections had gone to smash with incredible ease and swiftness over a careless assertion by Susie that, after all, Harvard was the greatest American university. All universities looked alike to her, and she had really been no more interested in Harvard than in the academic centers of Wyoming or Oklahoma. Now this young gentleman was launched successfully as a mining engineer and had passed Susan by for another of his sister's classmates, who was not nearly so interesting or amusing as Susie.

Susie's mother had died while she was in college, and her father in the year she was graduated. As he had chosen a good name rather than great riches, Susie had found it necessary to adjust herself to conditions, which she did by taking the library course at Witter Institute. In Syracuse, where Susan was born, old friends of the family had said how fortunate it was that her education made library work possible for her. And, though this was true, Susie resented their tone of condescension. In its various implications it dismissed her from the world to which she had been accustomed to another and very different sphere. It meant that if she became an attendant in the Syracuse Library she would assist at no more teas, and that gradually she would be forgotten in the compilations of lists of eligibles for such functions as illuminate the social horizon of Syracuse.

Whereupon, being a duly accredited librarian, entitled to consideration as such wherever book warehouses exist, Susan decided to try her luck in a strange land, where hours from nine to six would be less heartbreaking than in a town where every one would say how brave Susie was, or how shameful it was that her father had not at least kept up his life insurance.

The archives of Denver, Omaha and Indianapolis beckoned. She chose Indianapolis as being nearer the ocean.

In her changes of status and habitat the thing that hurt Susan most was the fact that the transition fixed her, apparently for all time, among the Susans. She had been named Susan for an aunt with money, but the money had gone to foreign missions when Susie was six. In college she had always been Susie to those who did not call her Miss Parker. Her introduction to the library in the Hoosier capital was, of course, as Miss Parker; but she saw Miss Susan looming darkly ahead of her. She visualized herself down the gray vistas, preyed upon daily by harassed women in search of easy catercorners to club papers, who would ask at the counter for Miss Susan. And she resented, with all the strength of her healthy young soul, the thought of being Miss Susan.

Just why Sue and Susie express various shades of character and personal atmosphere not hinted in the least by Susan pertains to the psychology of names, and is not for this writing. Susie was a small human package with a great deal of yellow hair, big blue eyes, an absurdly small mouth and a determined little nose. As a child and throughout her college years she had been frolicsome and prankish. Her intimates had rejected Sue as an inappropriate diminutive for her. Sue and Susie are not interchangeable. Sue may be applied to tall, dark girls; but no one can imagine a Susie as tall or dark. In college the girls had by unanimous consent called her Susie, with an affectionate lingering upon the second syllable and a prolongation of the "s."

To get exactly the right effect, one should first bite into a tart gooseberry. In her corridor at Vassar it had been no uncommon thing to speak of her affectionately as Susie the Goosie. Another term of endearment she evoked was Susie the Syracuse Goosie, usually when she was in disgrace with the powers.

And Susie was the least bit spoiled. She had liked these plays upon her name. Her sayings and doings were much quoted and described in those good old days before she became Miss Susan Parker on a public library payroll. An admiring classmate had suggested the writing of a book to be called the Susiness of Susie. And Susie was funny—every one admitted that she was. She left behind her at college a reputation as a past mistress of the unexpected, and a graceful skater over the thin ice of academic delinquency. She had liked the admiration of her classmates and had more or less consciously played for it. She did not mind so much being small when it was so clear that her compact figure contributed so considerably to her general Susiness.

And the manner of the way in which Susan became Susie again fell in this wise:

Last summer the newest certain rich man in Indianapolis, having builded himself a house so large that his wife took the children and went abroad to be comfortable, fell under the fascinations of a book agent, who equipped his library with four thousand of the books that are books.

"By-the-way, What is Your Name Anyhow?"

The capitalist really meant to read them when he got time—if he ever did; and, in order that he might the more readily avail himself of his library when leisure offered, he acted upon the agent's hint that it should be scientifically catalogued. The public librarian had suggested Miss Parker as a competent person for the task; and Logan, the owner of the unread books, having been pleased with the candidate's appearance, had suggested that she live in the house while doing the work, to be company for his wife's aunt, who was marooned there during Mrs. Logan's absence. Logan thereupon went to Alaska to look at an investment.

He Had Been Dragged Submissively Across the Continent

The aunt proved agreeable and the big Logan house was, of course, a much pleasanter place than Susan's boarding house, where she had been annoyed by the efforts of one or two young gentlemen to flirt with her. Though her isolation emphasized the passing of her Susiness, she was reasonably happy, and set up her typewriter among the new books to do the cataloguing. In the long, eventless evenings she read to the aunt or cut leaves, and felt the years of her Susihood receding.

And it was not until the very last week of her stay in the Logan house that Miss Susan Parker experienced a recrudescence of her Susiness.

II

LATE one afternoon, midway of September, Susie, who had just returned from a stroll, stood on the Logan portico watching the motors flit past, and thinking a little mournfully that in a few days she must go back to her boarding house and her place behind the library counter. It was then that she observed Mr. Webster G. Burgess on his doorstep adjoining, viewing the urban landscape reflectively. He was hatless and in his hand he held a bit of yellow paper that resembled a telegram. Noting Susie's presence on the Logan veranda, he crossed the lawn in her direction. She knew from a personal item in the afternoon paper that Mr. Burgess had returned from his vacation, and that Mrs. Burgess was to follow at once, accompanied by her younger sister, Miss Wilkinson; and that she was to entertain immediately Mr. Brown Pendleton, a wealthy young American explorer and archæologist, who was coming to Indiana to deliver the dedicatory address at the opening of the new Historical Museum at the state university. Mrs. Burgess always entertained all the distinguished people who visited Indianapolis, and it had occurred to Susan that by the exercise of ordinary vigilance she might catch a glimpse of Brown Pendleton during his stay at the house next door. Webster Burgess was a banker who had inherited his bank, and he had always found life rather pleasant going. His wife diverted him a good deal, and the fact that she played at being a highbrow amused him almost more than anything else. He had kept his figure, and at forty-two still led a cotillon occasionally. He chose his haberdashery with taste, and sometimes he sent flowers to ladies without inclosing his wife's card; but his wife said this was temperamental, which was a very good name for it.

Susie, holding her ground as Burgess advanced, composedly patted the head of one of the bronze lions that guarded the entrance to the Logan doors.

"Good evening! It's mighty nice to see you back again," said Burgess, smiling.

It was at this instant that Susan, hearing the god of adventure sounding the call to arms, became Susie again.

"I'm very glad to see you, Mr. Burgess," she replied; and ceasing to fondle the bronze lion's left ear she gave the banker her hand. "Summer is hanging on," observed Susie; "it's quite warm this evening."

"It is, indeed, and most of our neighbors seem to be staying away late; but I'm glad you're back."

Susie was glad he was back. Her superficial knowledge of Mr. Webster Burgess bore wholly upon his standing as a banker. In the year she had spent in his ancestral city she had never heard anything to justify a suspicion that he was a gentleman given to flirtations with strange young women. There was something quite cozy and neighborly in his fashion of addressing her. His attitude seemed paternal rather than otherwise. He undoubtedly mistook her for a member of the Logan household. It crossed her mind that he probably knew little of the Logan family, who had occupied the new house only to leave it; but she knew there were several Logan girls, for she was occupying the room designed for one of them.

"This is what I call downright good luck!" Burgess continued, glancing at his watch. "Mrs. Burgess reaches town at six, with her sister—and Brown Pendleton, the explorer, and so on. We met him at Little Boar's Head, and you know how Mrs. Burgess is—she wanted to be sure he saw this town right. A mighty interesting chap—his father left him a small mint, and he spends his income digging. He's dug up about all the Egyptians, Babylonians and Ninevites. He's coming out to make a speech—thinks of prying into the mound-builders; though I don't see why any one should. Do you?"

"On the whole I think the idea rather tickles me," said Susie. "I always thought it would be fun to try a lid-lifter on the dead past."

Mr. Burgess took note of her anew and chuckled.

"Open up kings like sardines! I like your way of putting it."

"A few canned kings for domestic consumption," added Susie, thinking that he was very easy to talk to. The fact that he did not know her from a daughter of the royal house of Rameses made not the slightest difference to her, now that the adventurous spirit of the old Susie days possessed her.

Mr. Burgess was scrutinizing the telegram again.

"I want you to dine with us this evening—as a special favor, you know. It's rather sudden, but Mrs. Burgess has a sudden way of doing things. Just as I left my office I got this wire ordering me to produce the most presentable girl I could find for dinner. Pendleton hates big functions, but I nailed Billy Merrill at the club on my way up, according to instructions—you can always get Billy; but I went through the telephone book without finding any unattached woman of suitable age I would dare take a shot at, knowing my wife's prejudices. And then I looked over here and saw you."

His manner conveyed, with guarded propriety, the idea that seeing her had brightened the world considerably.

"Certainly, Mr. Burgess," replied Susie, without the slightest hesitation or qualm. "At seven, did you say?"

"Seven-thirty we'd better say. There's my machine and I've got to go to the station to meet them."

As Susan, the thing would have been impossible; as Susie, it seemed the most natural thing in the world. Burgess was backing down the steps. Every instant reduced the possibility of retreat; but the fact was, she exulted in her sin. She was an impostor and she rejoiced shamelessly in being an impostor. And yet it did not seem altogether square to accept Mr. Burgess' invitation to dinner when it would undoubtedly involve him in difficulties with his wife, whom she had never seen in her life.

Burgess had paused and wheeled round abruptly.

Her Susiness experienced a shock—the incident, in her hasty conjecture, was already closed—for he said:

"By-the-way, what is your name anyhow?"

"Susie," she said, lifting her chin Susily.

Mr. Burgess laughed, as though it were perfectly obvious that she was a Susie—as though any one at a glance ought to know that this young person in the white flannel skirt and blue shirtwaist was a Susie, ordained to be so called from the very first hour of creation.

"Just for fun, what's the rest of it?" he asked.

"Parker, please. I'm not even a poor relation of the Logans."

"I didn't suppose you were; quite and distinctly not!" he declared as though the Logans were wholly obnoxious. "I never saw you before in my life—did I?"

"Never," said Susie, giving him the benefit of her blue eyes.

Burgess rubbed his ear reflectively.

"I think I'm in for a row," he remarked in an agreeable tone, as though rows of the sort he had in mind were not distasteful to him.

"Of course," said Susie with an air of making concessions, "if you really didn't mean to ask me to dinner, or have changed your mind now that you find I'm a stranger and a person your wife never would invite to her house, we'll call the party off."

"Heavens, no! You can't send regrets to a dinner at the last minute. And if you don't show up I'm going to be in mighty bad. You see ——" He gazed at Susie with the keen glance he reserved for customers when they asked to have their lines of credit advanced, and whose measure he wished to take. "We seem to be on amazingly intimate terms, considering our short acquaintance. There's something about you that inspires confidence."

"I'm much uplifted by this tribute," said Susie with a Susesque touch that escaped her so naturally, so easily, that she marveled at herself.

Burgess smiled broadly.

"I'm afraid," he remarked, "that you don't quite fill the bill; but you'll do—you've got to do!"

He handed her the telegram he had retained in his hand and watched her face as she read:

P. is greatly taken with Floy, and we must give her every chance. Pick up an uninteresting young man and one of the least attractive of the older girls for dinner tonight. This is important! Make no mistake!

"Those are my instructions. Can you ever forgive me?"

"With my hair brushed straight back, they say I'm quite homely," observed Susie, sighing.

"I shouldn't do my worst," said the banker, "where Nature has been so generous."

"It seems," observed Susie meditatively, "that I'm your deliberate choice as a foil for your sister-in-law, by sheer force of my unattractiveness."

"I'm slightly nearsighted," replied the banker. "It's a frightful handicap."

"I can see that glasses would be unbecoming to you."

"The matter of eyes," said the banker, stroking a lion, "is not one I should trust myself to discuss with you. Do you mind telling me what you're doing here?"

"If I Were You, Mr. Pendleton, I Shouldn't Let a Poker Like Geisendanner Annoy Me"

"Cutting the leaves in the books and making a card catalogue. I use the typewriter with a dexterity that has been admired."

"A person of education, clearly."

"French and German were required at my college; and I speak English with only a slight Onondaga accent, as you observe."

Her essential Susiness seemed to be communicating itself to the banker. His chauffeur loosened a raucous blast of the horn warningly.

"I fear your time is wasted. The Logans will never read those books. It's possible that the hand of Fate guided me across the lawn to deliver you from the lions. The thought pleases me. To continue our confidences, I will say that, noble woman though my wife is, her sister has at times annoyed me. And when I left Little Boar's Head I saw that Pendleton suspected that we were trying to kidnap him."

"And I take it that the natural fellow-feeling of man for man would mitigate your sorrow if the gentleman whom your wife is carrying home in a birdcage should not, in fact, become your brother-in-law."

"It would be indelicate for me to go so far as that; but Floy has always had a snippy way with me. I should like to see her have to work for the prize."

"My dinner frock is three years old, but I'll see what I can do to become a natural hazard. You'd better move upon the station—the blasts of that horn are not soothing to the nerves."

III

BROWN PENDLETON, PH. D., L. H. D., F. R. G. S., frowned as he adjusted his white tie before the mirror of the Burgesses' best guest-room. He was a vigorous, healthy American of thirty, quite capable of taking care of himself; and yet he had been dragged submissively across the continent by a lady who was animated by an ambition to marry him to her sister, toward whom his feelings, in the most minute self-analysis, were only those of polite indifference. And the mound-builders, now that he thought of it, were rather tame after Egypt and Babylon. As he surveyed his tanned face above his snowy shirtbosom he wished that he had never consented to deliver the address at the opening of the new Historical Museum at the Indiana University, which was the ostensible reason for this Western flight. As for Miss Floy Wilkinson, she was a perfectly conventional person, who had—not to be more explicit—arrived at a time of life when people say of a girl that she is holding her own well. And she was. She was indubitably handsome, but not exciting. She was the sort of girl who makes an ideal house guest, and she had walked down church aisles ahead of one after the other of her old school friends all the way from Duluth to Bangor. Mrs. Burgess had become anxious as to Floy's future, and in conveying Pendleton to Indianapolis and planting him in her best guest-chamber she was playing her cards with desperation.

Mrs. Burgess ran upstairs to dress after a hasty cross-examination of the cook, to make sure her telegraphed order for dinner had been understood, and found her husband shaking himself into his dress coat.

She presented her back to be unhooked and talked on in a way she had.

"Well, I suppose you got Grace Whiting or Minnie Rideout? And, of course, you couldn't have failed on Billy Merrill. I think Grace and Billy are showing signs, at last, of being interested in each other. You can't tell what may have happened during the summer. But if Pendleton should fail—well, Billy isn't so dull as people think; and Floy doesn't mind his clumsiness so much as she did. Did you say you got Minnie?"

Mr. Burgess, absorbed in a particularly stubborn hook, was silent. Mrs. Burgess was afraid to urge conversation upon him lest he should throw up the job, and Floy was monopolizing the only available maid. When a sigh advertised his triumph over the last hook she caught him as he was moving toward the door.

"Did you say Minnie was coming, Web?"

"No, Gertie—no. You didn't say anything about Minnie in your telegram; you said to get a girl."

"Why, Web, you know that meant Grace Whiting or Minnie Rideout; they are my old standbys."

"Well, Grace has gone somewhere to bury her uncle, and Minnie is motoring through the Blue Grass. It was pretty thin picking, but I did the best I could."

His manner left something to be desired. His wife's trunk was being unstrapped in the hall outside and there was no time for parleying.

"Whom did you get, then? Not ——"

"I got Susie," said Burgess, shooting his cuffs.

"Susie?"

"Susie!" he repeated with falling inflection.

"What Susie?"

"Well, Gertie, to be quite frank, I'll be hanged if I know. I haven't the slightest, not the remotest, idea."

"What do you mean, Web?—if you know!"

The clock on the stairs below was chiming half past six. Burgess grinned; it was not often he had a chance like this. In social affairs it was she who did the befuddling.

"I mean to say that, though her name is Susie, it's rather more than a proper name; it's also a common noun, and chock-full of suggestions—pleasant ones, on the whole." She was trying to free herself of her gown, and one of the hooks caught so that he had to extricate her. Half angry, half alarmed, she seized him by his lapels, for fear he might escape before she had put an end to his foolishness. "She said her name was Parker; but I rather question it. She looks like a Susie, but the Parker is something of a misfit. For myself, I prefer to cut out the Parker."

"Web Burgess, tell me just what you have been up to! Don't I know this person?"

"I doubt it. And I don't hesitate to say that it's a loss on both sides."

"Do you mean to tell me that at this serious crisis in all our lives, when there's so much at stake, you've asked a girl to dinner in this house that we don't know? After all my work—after ——"

"After your telegram, which I interpreted literally to mean that I was to land a girl for dinner who would serve merely to emphasize Floy's haughty grandeur, I did the best I could. Grace and Minnie were not available; Susie was. So Susie is coming."

"Web, we've been married ten years and I have never had any reason to suspect you or even complain of you; but if you think you can pick up some strange girl among your admirations and bring her to my table I shall resent it; I shall not pass it lightly by," she ended tragically.

Burgess walked to the window, drew back the curtain and peered across at the Logan house.

"I suspect that Susie's getting into her fighting clothes. You needn't be afraid of Susie. Susie's entirely respectable. And, as for my relations with Susie, she hadn't gladdened my sight an hour ago. You'd better let me send Nora to help you. It would be awkward for you not to be down when Susie comes."

He hummed inanely, "When Susie comes! When Susie comes!" and closed the door upon her indignation.

IV

AT SEVEN-TWENTY-NINE Susie eluded the vigilance of the wondering lions and ran up the Burgess steps.

Burgess met her in the hall, where she stepped out of her wrap and stood forth rather taller than he remembered her, by reason of her high-heeled slippers.

Mrs. Burgess, proud of her reputation for meeting emergencies, did not wait for her guest to be presented. Her quick scrutiny discovered nothing alarming in this young person. With a quick eye she appraised the three-year-old gown, correctly placed its vintage and said:

"So nice that you could come."

Pendleton, who knew a great many girls in different parts of the world, saw nothing disquieting in this Miss Parker. She was merely another girl. Billy Merrill, who was forty, wondered whether there would be champagne or only sauterne besides the cocktail. He had never heard of Pendleton, any more than he had heard of Miss Parker, and he was speculating as to whether he had ever really been in love with Floy Wilkinson, and whether he should venture to propose to her again just after Christmas. Proposing to Floy was a habit with Billy.

At the round table the forks for the caviar had been overlooked, and this gave the dinner a bad start. Mrs. Burgess was annoyed, and to cover her annoyance she related an anecdote, at which the guest of honor only smiled wanly. He did not seem happy. He barely tasted his soup, and when Burgess addressed a question to him directly Pendleton did not hear it until it had been repeated. Things were not going well. Then Billy Merrill asked Pendleton if he was related to some Pendletons he knew in St. Louis. Almost every one knew that Brown Pendleton belonged to an old Rhode Island family—and Merrill should have known it. Mrs. Burgess was enraged by the fleeting grin she detected on her husband's face. Web was always so unsympathetic. Burgess was conversing tranquilly with Susie; he never grasped the idea that his wife gave small dinners so that the talk might be general. And this strange girl would not contribute to the conversation; she seemed to be making curious remarks to Webster in a kind of baby talk that made him choke with mirth. "An underbred, uncultivated person!" thought Mrs. Burgess.

Mrs. Burgess decided that it would not be amiss to take soundings in the unknown's past and immediate present.

"You don't usually come back to town so early, do you, Miss Parker?" she asked sweetly.

"No; but Newport was rather slow this year—so many of the houses weren't open."

Mrs. Burgess and Floy Saw Susie Wave a Hand to Brown Pendleton

Mrs. Burgess and her sister exchanged a glance of frank surprise. Brown Pendleton ceased making breadcrumbs. Merrill looked at Miss Parker with open-eyed admiration.

"Dear old Newport!" Pendleton remarked with feeling. "It has rather lost tone. I'm not surprised that you didn't care for it."

He examined Susie with deliberation.

"The Niedlingers and the Parquetries didn't show up at all; and the Ossingtons are said to have cut it out for good," observed Susie.

"Yes; I saw Fred Ossington in London in the spring, and he said he had enough. Nice chap, Fred."

"Too bad he had to give up polo," said Susie, advancing her pickets daringly; "but I fancy his arm will never be fit again."

"He's going in for balloons. Can you believe it? Amusing fellow! Said he preferred falling on the earth to having it fall on him. And, besides, a balloon couldn't kick when it had him down."

The conversation was picking up, and quite clearly it was the unknown who was giving it momentum. Fish had been disposed of satisfactorily and Mrs. Burgess began to regain confidence. The unknown must be checked. It would not do for the girl to go farther with this light, casual discussion, conveying as she did all sorts of implications of knowledge of the great in lofty places. The vintage of the dinner gown testified unimpeachably against her having any real knowledge of Newport, a place where Mrs. Burgess had once spent a day at a hotel. It was increasingly incredible that any girl could coolly invade the sanctity of a dinner table in a strange house where she was utterly unknown to her hostess and, unless Webster Burgess was a great liar, to the host who had invited her! Mrs. Burgess resolved to squelch the impostor. Such presumption should not go unrebuked even at one's own table. Pendleton was now discussing aviation with this impertinent Susie, who brought to the subject the same light touch of apparent sophistication as in speaking of Newport and polo. She asked him if he had read an account of a new steering device for dirigibles; she thought she had seen it in L'Illustration. Pendleton was interested, and scribbled the approximate date of the journal on the back of his namecard.

"I suppose you came back ahead of your family, Miss Parker? I really don't know who's in town."

"Yes; I'm quite alone, Mrs. Burgess. You see," and Susie tilted her head Susily and spoke directly to Mrs. Burgess, "one never really knows anything about one's neighbors."

"Ah—you live close by?" asked Pendleton.

Susie answered with an imperceptible movement of the head:

"Oh, just next door, you know."

"How charming! At the sign of the lions? I noticed them as we came up. I must have another look at them. Rather good, as near as I could make out."

"They are rather nice, I think," said Susie as one who would not boast of her possessions. "Ernestenoff did them—one of Barye's pupils."

Burgess wondered how far she would go. Merrill's face wore the look of a man who is dying of worry. He had lived in town all his life, and it was inconceivable that this was one of Logan's daughters. He had forgotten the girl's name, and he resolved to pay attention in future when people were introduced.

Mrs. Burgess was too far at sea herself to bother with his perplexities. Thoroughly alarmed, she threw the conversation back three thousand years and shifted its playground from the Wabash Valley to the left bank of the Euphrates, confident that the temerarious person with the yellow hair and blue eyes would be dislodged.

"When you first began your excavations in Assyria, Mr. Pendleton, I suppose you didn't realize how important your work would be to the world."

The table listened. Merrill groped for light. This Pendleton was, then, a digger among ancient ruins! Miss Wilkinson's eyes were ready to meet Pendleton's responsively and sympathetically: her interest in archæology was recent and superficial, but this was only the more reason for yielding her admiration of the eminent digger ungrudgingly. Pendleton did not reply at once to Mrs. Burgess' question, and instead of appearing pleased by its ingratiating flattery he frowned and played with his wine-glass nervously. When he broke the silence it was to say in a hard tone that was wholly unlike his usual manner of speech:

"I'm not at all sure that it has been of importance; I'm inclined to think I wasted five years on those jobs."

His depression was undeniable and he made no effort to conceal it. And Mrs. Burgess was angry to find that she had clumsily touched the wrong chord, and one that seemed to be vibrating endlessly. She had always flattered herself that she had mastered the delicate art of drawing out highbrows. Scores of distinguished visitors to the Hoosier capital had gone forth to publish her charm and wit; and this was the first cloud that had ever rested above a dinner table where a Chinese prince had been made at home, and whence poets, bishops, novelists, scientists and statesmen had departed radiant. She had not only struck the wrong note but one that boomed monotonously down the long corridors of time.

Burgess mildly sought to inject a needleful of bromide into the situation.

"You're probably not a good judge of that, Mr. Pendleton. The world has already set its seal of approval upon your investigations."

"It's not the world's praise we want," said Pendleton; "it's the praise of the men who know."

This was not tactful; it apparently brushed aside his host's approval as negligible. Miss Wilkinson flashed Pendleton one of her brilliant smiles, remarking:

"You are altogether too modest, Mr. Pendleton. Every one says that your Brickyards of Nebuchadnezzar is the last word on that subject."

And then a chill seized Mrs. Burgess. The yellow-haired, blue-eyed unknown moved her head slightly to one side, bit an almond in two with neatness, and said:

"If I were you, Mr. Pendleton, I shouldn't let a faker like Geisendanner annoy me."

Susie regarded the remaining half of the almond indifferently and then ate it musingly. At the mention of Geisendanner Pendleton flushed, and his head lifted as though he heard trumpets calling to action. Then he bent toward Susie. The salad had just been removed. Mrs. Burgess beat the table with her fingers and awaited the earthquake. Her only relief at the moment was in the consciousness that her husband, from the look of his face, at last realized the iniquity of his conduct in bringing just any little whippersnapper to her table. And Susie seemed to be the only member of the company who was wholly tranquil. Mrs. Burgess wondered whether she could be more than twenty, so complete had been the reinvestiture of the girl in the robes of her Susiness. She had spoken of Geisendanner as though he lived round the corner and were a person that every one with any sort of decent bringing up knew or should know. The effect of the name upon Pendleton was not pleasant to see, and Mrs. Burgess shuddered. After the first shock of surprise he seemed wonderfully subdued. Clearly this Geisendanner was an enemy or a man he feared. The eminent Babylonian met Susie's eyes apprehensively. He said in a low tone of dejection:

"So you know then?" As though of course she did, and that a dark understanding had thus been established by their common knowledge.

Susie nodded.

"Rather absurd, on the whole, when you consider ——"

Her plate was being changed and she drew back during the interruption. Pendleton shook his head impatiently at the delay.

"Absurd! How absurd? If it's absurd to have the results of years of hard work chucked into the rubbish heap, then ——"

"But no!" Susie felt for her fork without breaking the contact of their eyes. She was smiling as though quite the

mistress of the occasion and waiting merely to prolong the agony of the sufferers about her. She was not insensible to their sufferings; it was pleasant rather than otherwise to inflict torture. Still her attitude toward the distressed scientist was kindly—but she would make him wait; she would make them all wait. Her bearing toward Pendleton at the moment was slightly maternal. It was only a matter of bricks anyhow, and trifles like the chronological arrangement of bricks, where, one toppling, all went down, were not only to the young person's liking but quite within the range of her powers of manipulation. "As I remember," she continued, "Geisendanner first attacked the results of the Deutsche Orientgesellschaft; but, of course, that was disposed of."

"Yes," assented Pendleton eagerly; "Auchengloss did that."

It seemed preposterous that the small mouth of this young person could utter such names at all, much less with an air of familiarity, as though they were the names of streets or of articles of commerce.

"It was Glosbrenner, however, who paved the way for you by disposing of Geisendanner—absolutely."

"The excavations they made in their absurd search for treasure in the ruins confused everything; but Glosbrenner's exposé was lost—burnt up in a printing-office fire in Berlin. There's not an assertion in my Brickyards of Nebuchadnezzar that isn't weakened by that bronze-gate rubbish, for Geisendanner was a scholar of some reputation. After the failure of his hidden-treasure scheme he faked his book on the Bronze Gates of Babylon as a pot-boiler, and died leaving it behind him—one of the most plausible frauds ever perpetrated. They went in on top of my excavations of the brickyard—thought because I was an American I must have been looking for gold images. Glosbrenner was an American student; and seeing that his fellow-adventurer's book was taken seriously he wrote his exposé, swore to it before the American consul at Berlin and then started for Tibet to sell an automobile to the Grand Lama—and never came back."

Pendleton's depression had increased; gloom settled upon the company—or upon all but this demure young skeleton at the feast, who had thus outrageously brought to the table the one topic of all topics in the world that was the most ungrateful to the man Mrs. Burgess most particularly wished to please. She sought without avail to break in upon a dialogue that excluded the rest of the company as completely as though they were in the kitchen.

"I was just reading that thing in the Seven Seas' Review; but you can see that the reviewer swallowed Geisendanner whole. He takes your brickyards away from Nebuchadnezzar and gives them to Nabopolassar, which seems v-e-r-y c-a-r-e-l-e-s-s!"

This concluding phrase, drawled most Susesquely, brought a laugh from Burgess, and Pendleton's own face relaxed.

"They're all flinging Geisendanner at me!" continued Pendleton with renewed animation. "It's humiliating to find the English and Germans alike throwing this impostor at my head. Those fellows began their excavations secretly and without authority, in a superstitious belief that they'd find gold images of heathen gods and all manner of loot there. And it's hard luck that the confession of one of the conspirators is lost forever and the man himself dead."

"It certainly is most unfortunate!" mourned Mrs. Burgess, anxious to pour balm upon his wounds.

"It's rather curious, however, Mr. Pendleton," said Susie casually, "that I happen to know of the existence of a copy of that Glosbrenner pamphlet."

"A copy — You mustn't chaff me about that!"

"Yes," said Susie; "it's really quite the funniest thing that ever happened."

"This seems to be an important matter, Miss Parker. You have no right to play upon Mr. Pendleton's credulity, his hopes!" said Mrs. Burgess acidly.

"Nothing like that, Mrs. Burgess!" chirruped Susie. "I can tell Mr. Pendleton exactly where one copy of that pamphlet, and probably the only one in the world, may be found. And a small investment in a night message to Poughkeepsie will verify what I say. There is a copy of that pamphlet at Vassar College that was picked up in Berlin by one of the professors, who gave it to the library. It had a grayish cover and looked like a thesis for a doctorate—that sort of thing. It was a little burned on the edges, and that was one reason why it caught my eye one day when I was poking about looking for something among a lot of German treatises with the most amusing long titles. And it was a perfectly dee-li-cious story—how they dug and mixed up those dynasties there; and then one of them wrote a book about it, just for the money he could get out of it. It was all a fake, but they knew enough to make it look like real goods. It was a kind of Huckleberry Finn and Tom Sawyer joke, muddying the water that way."

The conjunction of Huckleberry Finn and Tom Sawyer with Nebuchadnezzar caused even Merrill to laugh.

"I must wire tonight for a confirmation of this—or, perhaps, if you are an alumna of the college you would do it for me." *(Continued on Page 61)*

THE IMMORALITY OF CHANCE

By Melville Davisson Post

"I ate a washerwoman's basketful of cakes; I ate my friend, the parrot; I ate an old woman; I ate a donkeyman and his donkey—shall I blush to eat a king and his court? Nay, not so!" And the cat ate the king and his court.—*Nursery Tale.*

FRANÇOIS BLANC, an ex-convict from Homburg, bought the Principality of Monaco, boots and baggage. The genius of gambling had claimed many an individual, many a noble and his estate, and not infrequently an entire city; but it had never before undertaken such a conquest as this.

François Blanc is one of the most remarkable of all soldiers of fortune. Of his early history little is known. He was seized by the authorities of Homburg for having made fraudulent use of the telegraph in relation to stock-exchange news received from Paris. His method was one of the very oldest—namely, the corruption of the employees. It seems that at this time the German law did not precisely cover this species of swindling with which he was charged, and he and his twin brother escaped with a sentence of seven months.

It was not a severe sentence and François Blanc was not discouraged. He had accumulated a hundred thousand francs, and with that sum he established the Kursaal at Homburg. The Kursaal flourished, and Blanc might have gone on there to the realization of his ambitions but for the national sentiment he was shrewd enough to foresee. Blanc realized that the time was not far distant when the German people would put down the sort of gambling in which he was engaged. Early, then, when the cloud was no larger than a man's hand, he began to look about for some new country in which to set up his temple of Fortune.

On the coast of the Mediterranean, between the kingdoms of France and Italy, there was a little independent principality. It was not more than two miles and a quarter long and hardly three-quarters of a mile wide; but it was an independent kingdom, with an old and royal house.

Charles III was the reigning prince, but he was a tattered monarch and his court was a beggarly make-believe. In this desperate situation it is said he applied to a shrewd Parisian for counsel, who advised him to set up gaming tables and thereby "ruin other people's subjects, since you have already ruined your own."

Charles III followed that pregnant advice. He sold a gambling concession in the principality to two adventurers, Duval and Lefèvre. These men built a Casino, but their venture was not particularly successful. They asserted that Charles' avarice could not be satisfied; and when François Blanc arrived on the Mediterranean, around 1860, Duval and Lefèvre could be "approached," as the modern term is. Blanc bought the concession and moved his gambling establishment from the Kursaal at Homburg to the Principality of Monaco.

The Famous Roulette Salon, Casino, Monte Carlo

François Blanc was a bold and daring adventurer. The little principality was divided practically into three towns—Monaco, Condamine and Monte Carlo. It was the last that François Blanc occupied. He employed the best architect to be had, built a great Casino, laid out beautiful gardens and terraces, and expended over three million dollars upon the mere prospect of making Monte Carlo the gambling headquarters of Europe.

François Blanc, the ex-convict from Homburg, was no ordinary man. Lord Brougham said that Blanc was the greatest financier of his time. At any rate his great financial adventure justified itself. Blanc came to live in splendor. He married his daughters to princes; he accumulated a fortune of two hundred and fifty million francs, and he left behind him an establishment that nets at least five million dollars a year in profits. More than this, François Blanc bought and paid for the Principality of Monaco. He paid Charles III five hundred thousand francs a year and all his expenses, with a percentage of the profits; he kept up all the roads and gardens for the principality; he paid the police and magistrates and all fixed charges of the kingdom. Moreover when the merchants of Nice endeavored to persuade the French Senate to resist gambling at Monte Carlo, and when the subjects of the principality threatened to revolt, Blanc, daring and full of resources, had Charles issue an edict abolishing all taxes in the principality; and out of his concession, in addition to what he had already paid, Blanc paid all the taxes of Monaco.

When Albert Honoré Charles, the present Prince of Monaco, came to the throne, he remained under the thumb of the *famille Blanc*; and in 1898 the concession they had obtained was renewed for a period of fifty years upon payment of ten million francs down, fifteen millions to be paid in 1914, and other vast sums, together with practically all fixed charges of the principality. All this is done by a company called La Société des Bains de Mer de Monte Carlo.

And so the genius of gambling ate a king and his court—a monarch of one of the oldest reigning houses in Europe—a palace, an army, a principality with its subjects, and a bishop and cathedral to boot!

There are two distinct aspects to Monte Carlo. Every physical prospect about it is entrancing and beautiful.

The sky above it is as blue as a woman's eye; the sea, deep, shifting azure; the air like lotus. If one looks down at it from the ancient city of La Turbie, with its great ruined monument by the Emperor Augustus, Monte Carlo lies in the hand of the sea, a red fairy city. If one looks down at it from any point of the Grande Corniche it is equally beautiful—or from the sea; and if one enters it the beauty remains. The terrace below the Casino, overlooking the Mediterranean, cannot be equaled. The Casino itself is not a structure of the first class, but its environments and the town about it are incomparable.

This sense of beauty is physical, however, and it departs when one enters the Casino. That heroine of one of Mr. Locke's novels who expected to find music and beauty and laughter and all the accessories of pleasure at riot in the Casino at Monte Carlo had the common delusion. When one enters one is compelled to make out a blank for a card of admittance to "the tables," and he is interrogated as before officers of customs. His nationality is taken, for the Prince of Monaco does not permit his own subjects to gamble, and Albert has not forgotten the advice given to his father, to ruin the subjects of other nations.

One is disillusioned, like Mr. Locke's heroine, when he comes finally into the gambling rooms. The whole place is silent, except for the spin of the ball in the roulette wheel, the announcements of the croupiers, and the clink of coins as they are raked from the tables. All the essence of the place is tense and sinister. The faces of the players look like those of persons waiting for the arrival of the greatest event, as the verdict of a jury determining the issues of life. There is no conversation and no expression of emotion except what may be seen in a trembling hand or in the aspect of some player who has heavily won or lost. Occasionally one enters with a careless, jaunty air, but it presently disappears, and, whether he plays or not, his face presently takes on the tense expression of those about him. It is a deep, deadly, serious business in which most of these persons are engaged. Almost all of them are keeping records in a little lined book, in an effort to figure out some system by which they can beat M. Blanc at his own game.

The Bank's Odds

IN THIS they never succeed, however; for M. Blanc "meets all comers," in the language of the prize ring, and he welcomes every system. In spite of the combined ingenuity of the gamblers his establishment continues to win at the rate of twenty-five million francs a year.

There are but two games played at Monte Carlo—roulette and a simple card game called trente-et-quarante. One is assured that these games are played quite fairly and that the percentage in favor of the bank is sixty-one to sixty. Whatever it may be, this certain percentage in favor of the tables overcomes all systems that human ingenuity can work out by any law of averages. M. Blanc will permit you to play any way you like, and to double your bet as often as you like until it reaches six thousand francs at roulette or twenty thousand francs at trente-et-quarante. Then you must begin over again, for it is quite clear that if one were permitted to double indefinitely it would only be a question of time and sufficient money to put M. Blanc out of business.

Thus it happens that M. Blanc, who takes no chance, wins against all those who are permitted to take any sort of chance they like. Sir Hiram Maxim disposed of all systems when he shattered a popular delusion in these words:

"If red has come up twenty times in succession it is just as likely to come up at the twenty-first time as it would be if it had not come up before for a week. Each particular *coup* is governed altogether by the physical conditions existing at that particular instant. The ball spins round a great many times in a groove. When its momentum is used up it comes in contact with several pieces of brass, and finally tumbles into a pocket in the wheel which is rotating in an opposite direction. It is a pure and unadulterated question of chance, and it is not influenced in the least by anything that has ever taken place before or that will take place in the future."

Nevertheless the little Parisian clerk, the traveling American, the methodical German and all the gamblers on the continent continue to rely upon the law of averages. One may see them at any table playing their systems. They come singly and in troops and companies, with every system that the human mind can devise, from the simple one of doubling on rouge-et-noir to the most elaborate and complicated methods—and all this M. Blanc regards with a patronizing smile. He is said to have been the author of the famous saying: "Red wins sometimes, and black often; but white always!"

Of all persons to be found in Monte Carlo seeking the hazard of fortune, the proprietor is the only one who does not take a chance. It is said that the one thing M. Blanc fears is fraud among his employees, and that they are all under the strictest surveillance. Numerous stories are told and repeated in innumerable volumes written on Monte Carlo of the efforts by pirates to capture the place, to blow it up, rob it, and so forth. A story is repeated of the gambler who corrupted a croupier and succeeded in getting him to substitute a "stacked" pack of cards for the regular one, and thereby broke the bank and fled with his booty; but it is a thing not likely to happen under the complete espionage system of La Société des Bains de Mer de Monte Carlo. Stories are also related of counterfeiters who won by hazarding false coins; but the whole banking system at Monte Carlo is as complete and as carefully managed as that of any banking house in Europe, and one could no more succeed with false coins there than he could in the Bank of France.

Monte Carlo, the Last Stand of Chance in the Open

The game used to be played with counters, but now counters are not permitted and no money except French is accepted. The "administration" requires the player to put his money down on the table, and there is but little opportunity to obtain by fraud what one is unable to obtain by chance.

In the sinister atmosphere of Monte Carlo at night one can easily believe the weird stories told of it—the bloody incidents of its two thousand suicides; the story of the open grave that is said to stand ready dug, day and night; and the myriad tragic events entangled with the human despair that has come down the steps of this temple of Fortune.

It is the last stand of chance in the open. Gambling establishments solely for gain have been put down in almost every country. It is true that certain forms of lotteries are recognized and permitted by governments—as, for instance, in France. One will find before the doors of great banking houses huge placards announcing the drawings in these lotteries. Gambling is permitted in certain forms and under certain conditions in various places in Europe, but it does not stand in the open, defiant, as at Monte Carlo; and public sentiment in all countries, increasing in pressure against it, is slowly driving it out.

Monte Carlo does not escape these crusades; but as La Société des Bains de Mer de Monte Carlo practically owns the entire kingdom and has relieved the fifteen thousand subjects of taxation, the pressure against it comes from without. It is said that when the French government, with the support of England and Italy, undertook to force the Prince of Monaco to close up his gambling establishment he replied that on the day the Casino was closed he would abdicate in favor of the German emperor, and he was sure the German emperor would accept! It was a conclusive answer.

It is said that the Calcutta Diocesan Conference spent a whole day trying to discover what was wrong about gambling, and was unable to do so.

One feels a certain concern for the intelligence of this conference. An old English judge of the eighteenth century spent scarcely a moment over the question. "It encourages a hope of reward without labor," he said, and it was therefore against public policy and not moral. And Sir William Blackstone knew, for he said:

"Taken in any light, it is an offense of the most alarming nature—tending by necessary consequences to promote public idleness, theft and debauchery among those of a lower class; and among persons of a superior rank it hath frequently been attended with the sudden ruin and desolation of ancient and opulent families, an abandoned prostitution of every principle of honor and virtue, and too often hath ended in self-murder."

So, as early as the statutes of Henry VIII, the English people had begun to take precautions against gambling. Blackstone thought the English people inherited the passion from the Germans. He quoted Tacitus to support his theory; and when he had finished quoting the description of Tacitus, showing how the ancient Germans played at dice with so great a passion that when they had stripped themselves of everything else they would stake at last their own liberty, he complacently added: "One would almost be tempted to think Tacitus was describing a modern Englishman!"

It is certain that the judges and the writers on early English law had a somewhat clearer idea of the ethics of gambling than the conference at Calcutta. It is certain also that the American Colonies were, for the most part, not at all uncertain about it. As early as 1729 the Assembly of Pennsylvania passed an act inflicting a penalty of one hundred pounds on any one setting up a lottery within the province. But it would seem that this penalty was not sufficient, and in 1762 the assembly passed a second act and set out within it their reasons for its enactment.

Lottery Laws

THE preamble of this act declared that mischievous and unlawful games called lotteries, tending to the corruption of youth and the ruin and impoverishment of many poor families, had been set up in the province; and that such pernicious practices not only gave opportunities to evil-disposed persons to cheat and defraud the honest inhabitants of the province but proved introductive of vice, idleness and immorality, injurious to trade, commerce and industry, and against the common good, welfare and business of the province. The penalty was raised to five hundred pounds.

It is not true that all the states followed the virtuous example of Pennsylvania in this respect. Louisiana, for example, was a conspicuous exception. In 1868 Louisiana was little better than Charles III of Monaco. By an act of that year it established the Louisiana State Lottery Company as a corporation, declaring that it should pay to the state forty thousand dollars a year, and be exempt from all other taxation and licenses from the state, parish and municipal authorities; and that it should have the exclusive privilege of establishing and authorizing a lottery, selling tickets, and disposing of property by lottery.

The history of that great gambling establishment is familiar to everybody. It would seem that Louisiana was not so good a trader as Charles III of Monaco, since it received only forty thousand dollars a year for its lottery monopoly, while Charles got one hundred thousand dollars for his.

The fight against this species of gambling in the United States was long and troublous. The Federal Government finally excluded lottery tickets from the United States mails, and it was made an offense to carry them from one state into another. The language of this law was evaded and tickets were carried from the states into the territories,

(Concluded on Page 50)

SMITH—A DETECTIVE STORY

By Montague Glass

ILLUSTRATED BY W. B. KING

"I Would be Back in a Few Minutes, Streshin. I'm Going Out to Telephone a Party"

YOU are asking me just now why I ain't got a partner," said David Reskow, proprietor of Reskow's Sanitary Barber Shop, continuing a conversation begun by the customer whose brows he laved with a synthetic product known to the trade as Violet Water. "Might you think partners is easy to get, Muster—er ——"

"My name is Mister Hilk," the customer said through a cloud of talcum powder.

"Mister Hilk," David repeated; "and as I was saying, Mr. Hilk, if I would consider a partner at all, understand me, the least he must got to got is a thousand dollars, because I'll tell you why: In the first place ——"

"You might just so good start in the sixth place," Hilk interrupted. "It wouldn't make no difference, on account a feller which is got for a thousand dollars to invest in a business, understand me, is looking for a business, and not a barber business."

"Ain't a barber business also a business?" Reskow inquired with an effort at calmness.

"A barber business is a business like a hat-cleaning business *oder* a bootblack stand," Hilk replied. "For a thousand dollars you could buy twenty such businesses."

"Is that so?" Reskow cried. "And where do you come off to know such a whole lot from the value of businesses already?"

For answer the customer drew from his breast pocket a sheaf of papers and handed to the indignant Reskow a card inscribed as follows:

INSURANCE — BUSINESS BROKER, NOTARY PUBLIC — REAL ESTATE

CHARLES HILK
PRIVATE DETECTIVE
764 E. HOUSTON STREET

SHADOW NO INFORMATION
MONEY TO LOAN ON BOND AND MORTGAGE
LEGAL PAPERS CAREFULLY DRAWN TELEPHONE CONNECTION

"And if you want a partner, Mister, we ——"

"Reskow," David exploded.

"Mister Reskow," Hilk said, "you could try everywheres else, understand me, and then come to me."

Reskow examined the card and then shrugged his shoulders.

"That's what all the brokers says," he commented. "In fact, to hear most of 'em talk, Mr. Hilk, you would think that Abraham Carnegie and this here Schwab is sick and tired losing money in the hardware business out in Pittsburgh, y'understand, and wants to change over to a barber shop to see if they couldn't make, anyhow, a living for their wives and children."

Hilk flipped his fingers deprecatingly. "You could talk all you want to, Mr. Reskow," he said, "but I am telling you that if you want for three hundred to four hundred dollars a partner I got for you the very feller you are looking for—a single feller with no wife she should come butting into your business."

"Sure, I know, a single feller!" Reskow rejoined. "Such a lowlife a bum makes from a stuss game a couple hundred dollars and he wants to go right away in the barber business, y'understand, when all such a feller knows about haircutting, understand me, a regular barber could do it better with a knife and fork already."

"What are you talking nonsense a lowlife a bum?" Hilk cried indignantly. "Might you would hear it of the big Gomel *Rav* maybe?"

Reskow nodded.

"Well, this here feller is from the Gomel *Rav* a grandson already," Hilk concluded with a triumphant glare.

"Even so," Reskow said. "What is that proof that he knows something about the barber business?"

"Furthermore," Hilk replied, "he works for years by one shop, Elfenbein's on Canal Street, which he is got a big following in the wholesale drygoods trade. With such a feller you could do a big business here, Reskow."

For a moment Reskow remained silent and then he shrugged his shoulders resignedly.

"Certainly it couldn't do no harm to bring the feller round here," he declared. "So if you would want to do so, Mr. Hilk, any time you say I am agreeable."

Hilk handed over fifteen cents, which Reskow deposited in the cash drawer.

"Suppose we say this afternoon at four o'clock," Hilk said. Reskow nodded, and Hilk turned on his heel and started to ascend the steps to the street, for Reskow's barber shop, although denominated "sanitary" on his sign, was situated in the basement of an old-fashioned business building on Church Street. In it there rose persistently above the scent of witch hazel, Violet Water and bay rum a noxious odor of sewer gas. Thus Hilk wasted no time over his departure and he had almost reached the corner of Canal Street when Reskow called excitedly after him.

"Mr. Hilk," he shouted, "*kommen Sie 'mal zurück* for a minute. You dropped a piece of paper here."

Hilk returned to the head of the basement steps and glanced at a printed handbill which Reskow extended toward him. "Oh, that's nothing," he said with a laugh. "Throw it away."

"What d'ye mean nothing?" Reskow said. "Is two hundred and fifty dollars a reward nothing?"

Hilk laughed again and flapped his hands at Reskow.

"A detecative, Mr. Reskow," he said, "gets them papers every day. If you want it you could keep it."

"What d'ye mean keep it?" Reskow cried. "The reward?"

"The paper and the reward too," Hilk said, "if you get it. Believe me, Mr. Reskow, if a detecative could catch every one of them fellers which he gets notices about, understand me, he must got to keep a couple dozen handcuffs on his clothes all the time."

"*Aber* the paper says the feller is *doch* a barber," Reskow said, indicating with his thumb the contents of the handbill, which, with the addition of the words $250 Reward and a blurred halftone cut of the fugitive, read as follows:

WANTED FOR BIGAMY

SANVILLE SMITH, aged 35, barber by trade and smooth talker, but talks with a Dutch accent. Sanville Smith probably an alias, although right name not known. Neat dresser and fond of playing cards. Will shave off beard and mustache. Sometimes wears nose-pinch glasses, but don't need them. About 5 feet 2 inches tall, hair brushed slick. May have diamond ring on finger about 1¼ carats, yellow. Any one getting any information about this party communicate Chief of Police, Bridgetown, Pa., or

J. SCHINKOWITZ,
The Mart, 202 Main Street, Bridgetown, Pa.

"Sure, I know the feller's a barber," Hilk rejoined. "Plenty barbers is *Ganëvim* too, Reskow."

"But might the feller would come round here looking for a job maybe," Reskow said.

"One chance in a million, Mr. Reskow," Hilk replied; "*aber* if he does, understand me, let me make you something a little suggestion, Reskow. Don't say nothing about it to nobody, understand me, least of all a police officer, which with them suckers, Reskow, the reward could be a million dollars already, and you wouldn't got so much as a dill pickle out of it."

"But really and truly, Mr. Hilk, if the feller should come in my store," Reskow continued, "how could I tell if the feller would be the feller *oder* not, supposing he should *Gott soll hüten* shave off his mustache and beard."

"Well, of course, if you ain't sure that the feller is the feller, then I guess you must got to send for me, Reskow, on account a bearded feller could shave off his beard ten times over, understand me, and a feller *mit* a face smooth like a samovar could grow a beard to his feet already, and with me, Reskow, it don't make no difference. I just got to give 'em one look and I could spot 'em right away."

"You don't tell me!" Reskow exclaimed.

"That's what it is to be a detecative, Reskow," Hilk concluded as he made ready to depart. "Nobody could fool 'em for a minute, Reskow, so I would bring that party I am telling you about in a couple of hours sure."

He started to walk down the street, while Reskow gazed after him admiringly, and it was not until he was entirely lost to sight that Reskow descended to his little shop. Only four customers engaged his services during the succeeding two hours, so that by the time Hilk was due to return with his client Reskow knew verbatim the contents of the handbill. He was still looking intently at the smudged and spotted halftone cut when the door-handle rattled and Hilk entered, followed by his client.

"Mr. Reskow," Hilk said as the barber tucked away the handbill, "shake hands with Mr. Samuel Streshin."

"Well, What for Do We Got it a Third Chair Here Anyhow?"

"Pleased to meet you," Reskow said, grasping his prospective partner by the hand.

"You got a *gemütlicher* place here all right," Streshin commented; "small and plain *aber gemütlich*."

"Small it may be," Reskow retorted, "*aber* plain I wouldn't say at all. I don't suppose you would believe me, Mr. Streshin, when I tell you the fixtures alone, all paid for, understand me, costs not a cent less as five hundred dollars."

"For a three-chair shop five hundred dollars!" Hilk exclaimed, and Streshin shrugged his narrow shoulders. There was something almost Parisian in the gesture, helped out as it was by a glossy beard, cut spade shape after the approved boulevard design.

"I'll tell you, Mr. Hilk," Streshin said conciliatingly, "I am working once in a three-chair shop in the old country, *verstehst du*, where the mirrors alone is worth a thousand dollars."

"In the old country a shop with for a thousand dollars mirrors!" Reskow cried. Streshin nodded, and removing his hat he passed his hand carelessly through his abundant black hair.

"In Paris," he said simply.

"In Paris?" Reskow repeated in awe-struck tones. "Was you ever in Paris?"

"I should say," Streshin replied. "In fact, I just come back from there. I worked there five months in a street which the name you wouldn't understand at all, Mr. Reskow, but it's the equivalence like Fifth Avenue near Thirty-fourth Street and ——"

"Well, anyhow, Streshin," Hilk interrupted, "I should be the last one to kick already if you are satisfied the fixtures costs him five hundred dollars."

"I didn't say I am satisfied that they cost that much, Mr. Hilk," Streshin declared solemnly. "All I says is if Mr. Reskow tells me they cost that much I wouldn't undertake to doubt his words, understand me, because for myself I speak only the truth, Mr. Hilk, and I never suspect no differencely from others."

"Of course, Streshin," Hilk protested, "if you are here with me to make speeches, y'understand, let me know and I'll come back when you get through. Otherwise we would go over this here thing with Reskow and get a line on just how much business he is doing."

With this prelude Hilk took off his coat and began an offhand appraisal of Reskow's stock, fixtures and good-will. For more than half an hour he descanted so eloquently to Streshin on the good-will feature of Reskow's business, that the non-appearance of any customer during that time passed entirely unnoticed. Indeed nearly an hour elapsed before a customer arrived, and he was followed so closely by another that without invitation Streshin motioned him to a chair and forthwith gave an exhibition of his competency by persuading the customer to indulge in a shave, a hair-cut, a shampoo and a face massage.

"That's nothing," Streshin explained after his customer had departed. "Up at Elfenbein's I had the hair-tonic record from six barbers already which worked there. I sold a bottle every two days regular. And face massage"—he made an eloquent gesture with both hands—"some days I rubbed the skin from my hands already," he concluded; whereat Reskow wagged his head from side to side and made incoherent noises through his nose, indicative of combined sympathy and astonishment.

"But that's nothing neither," Streshin said, encouraged by Reskow's emotion, and therewith he started on a narrative of tonsorial life in Paris, that with interruptions for the attendance upon customers lasted until nearly seven o'clock, when they retired to a coffee house on Grand Street. There they arranged the terms of the copartnership agreement, which was drawn by Hilk in his capacity of notary public, and on the following Monday morning the basement steps on Church Street were crowned with a black-and-gold sign reading:

RESKOW & STRESHIN'S

+

SANITARY BARBER SHOP

II

DURING the first two weeks of the new partnership Streshin vigorously drummed up trade among the customers of Elfenbein's barber shop, in which he had been employed, and by the end of the month the business of the firm had increased to such proportions that Streshin suggested the hiring of a journeyman barber for their third chair.

"*Yow*, a journeyman barber!" Reskow protested. "Plenty time to talk about such things."

At length trade became so brisk, however, that several customers declined to wait their turn, and again Streshin broached the subject of employing a journeyman barber, with the result that he provoked the first row of their copartnership career.

"Well, what for do we got it a third chair here anyhow?" he asked.

"What for do we got a third chair?" Reskow repeated. "I'm surprised to hear you you should talk that way, Streshin. Did you ever seen a New York barber shop which it didn't got in the least three chairs? If a customer sees you got only two chairs, Streshin, what for a barber shop does he think you are running anyway? In the barber business you must got to make a big front the same like any other business."

"*Aber* what good does it do a customer supposing you did got three chairs and you only use two of them?" Streshin protested wearily.

Reskow grew calm with anger.

"Listen, Streshin," he said: "On the East Side is hundreds of flats, understand me, which they got three rooms *mit* bath, Streshin, and people wouldn't take 'em otherwise. *Aber* do they use the baths they should wash in 'em, Streshin?"

He paused impressively.

"No, Streshin," he concluded; "they keep coal in 'em, Streshin, and that's the way it goes."

Streshin thereupon abandoned the discussion with a shrug, for despite his fierce black beard and hair he was of a tractable and even timid disposition. Nevertheless he possessed a fund of reminiscence that made Reskow wonder how a man so easily daunted in copartnership affairs could have been so bold in love and travel. These narratives served, however, to beguile the dull morning hours, and what between Streshin's adventures and the occasional rush of business the handbill that reposed in David Reskow's breast pocket completely slipped his memory until the end of the sixth week. By that time the news of their copartnership success had reached the headquarters of the barbers' union, and for a number of days they were overrun with applicants for employment, all of whom Reskow rejected with a firmn ss not unmarked by profanity. On a certain Friday, however, while Streshin was eating a frugal meal at the lunch-stand on the corner, the barber-shop door opened to admit a neatly dressed person, who removed his hat upon entering.

"Mr. Reskow?" he said, and Reskow nodded.

"My name is Jones," the newcomer declared, "and I heard it you are looking for a barber."

Reskow bristled immediately.

"You did, did you?" he began in loud tones. "Well, you heard something which ——"

Suddenly he paused as his eye rested upon a large and very yellow diamond ring which decorated the third finger of the applicant's left hand, and he gulped convulsively. Then with an effort he motioned his visitor to a chair.

"Sit down, Mr. Sm—I mean—Jones," he said, and when the applicant sat down and adjusted a pair of rimless pince-nez to his nose Reskow himself sank into a chair to disguise the agitation of his knees.

"Tell me, Mr. Jones," he said, "do you been long in the barber business?"

"I been in the barber business not only here, Mr. Reskow, but in the old country also, going on now fifteen years," Jones replied carelessly, and smoothed his glossy brown hair with his bejeweled hand.

"And," Reskow continued after swallowing a lump that rose in his throat, "are you married *oder* single?"

Mr. Jones crossed his legs negligently and disclosed a pair of violet silk socks.

"I am and I ain't," he said. "The fact is I ain't living *mit* my wife at present on account of a little family trouble."

Reskow began to perspire copiously.

"Well, of course, that ain't none of my business, Mr. Jones," he said, "if you could give me good references in places where you worked during the past year already."

At this juncture Jones lost his composure and grew slightly red in the face.

"To tell you the truth, Mr. Reskow, that's something I couldn't do," he said, "on account I ain't been in the barber business for the last few months, because I ain't been in New York exactly. And that's the reason why I got trouble *mit* my wife. If you'd care to hear about it I'll tell you."

But Reskow felt that he could stand no more for the present, so he shrugged his shoulders.

"It don't make no difference to me one way *oder* the other," he said in trembling tones. "Might be a year before you could give me references maybe."

Jones dug into his breast pocket and produced a sheaf of envelopes.

"I got 'em from every place where I worked," he said, and proffered the bundle of letters to Reskow, who read the first one and handed them all back.

"That's all right," he assured Jones, "*aber* one thing I must got to ask you. Do you maybe *spiel* a little pinocle *oder* poker once in a while?"

Then it was that Reskow's suspicions were entirely confirmed.

"I wouldn't lie to you, Mr. Reskow," Jones declared. "I used to was a regular fiend at cards, but I determined I would cut it out, so I ain't touched a card already in several months. Partly, so to speak, that's the reason I got trouble *mit* my wife."

"Partly!" Reskow exclaimed.

"That's what I said," Jones continued. "The other reasons is ——"

"I don't want to hear 'em at all," Reskow interrupted. "I make it a rule not to interfere in nobody's family troubles."

"*Aber* this is something you could hear just so well as not."

"Never mind," Reskow declared, rising to his feet; "you would be just so good a barber if you would got even two wives mad at you."

"One at a time is enough," Jones said, and Reskow nodded.

"So you should start right in, Jones," he concluded, "and I would let you have a coat from my partner's, which he is pretty near your size already."

"But I ain't got no tools *mit* me," Jones protested.

"That's all right," Reskow declared. "I got a big kit of razors here and you could take your pick."

Thus when Streshin returned from his lunch the new barber was busily engaged in shaving a customer, while in a chair against the wall Reskow lolled over a week-old copy of a comic paper.

"*Nu-u-u?*" Streshin exclaimed with a long rising inflection in his voice, and as he regarded the journeyman barber his shoulders rose until his neck was completely engulfed between them.

"*Nu!*" Reskow retorted. "You wanted your journeyman barber and you got him."

Streshin hurriedly withdrew up the steps and motioned his partner to follow.

"Ain't I nothing here?" he demanded angrily as soon as Reskow had closed the door behind him.

"What d'ye mean ain't you nothing here?" Reskow said.

"That you go to work and hire a barber on top of my head!"

"I ain't hiring no barber on top of your head," Reskow declared. "You are spending hours and hours over your

"What D'Ye Mean Nothing? Is Two Hundred and Fifty Dollars a Reward Nothing?"

stomach, Streshin, and I must got to wait till you come back, understand me, when might it would of been too late maybe!"

"What would of been too late?" Streshin inquired, and instantly there leaped to Reskow's mind the injunction of Hilk the detective—Don't say nothing about it to nobody.

"W-why," he stammered, "you can see for yourself the feller is a first-class A-Number-One barber."

"Supposing he is a first-class barber," Streshin interrupted. "We don't need no barber, Reskow. You said so yourself."

"I said we don't need no barber?" Reskow said in hurt surprise. "And what for do you suppose we got here a third chair, Streshin? For ornament only?"

Streshin opened his mouth either in astonishment or for the purpose of enunciating an indignant rejoinder, but Reskow forestalled him.

"Seemingly, Streshin," he went on, "you got an idee I am paying out good money to put in three chairs only that I should make a big front, ain't it?"

"*Aber*, Reskow," Streshin began.

"*Kooah!*" Reskow cried. "If we wouldn't got a barber for our third chair, Streshin, what would we do with it—keep coal in it?"

He reopened the store door as he spoke and the next moment he put on his hat and coat.

"I would be back in a few minutes, Streshin," he said, lowering his voice to a confidential murmur. "I'm going out to telephone a party."

As he started for the door Streshin grasped his arm.

"Ain't I entitled to hear the new feller's name at all?" he asked, and Reskow reduced his voice to a low whisper.

"It's Smith," he replied, and banged the door behind him.

III

"WHY, how do you do, Mister Hilk?" Reskow exclaimed an hour later, and there was as much surprise and pleasure in his accents as if he had not spent over a quarter of an hour in a telephone booth arranging the details of the detective's visit. "And what brings you here?"

"I must got to get shaved like everybody else, Reskow," Hilk replied as he discarded his hat, coat and collar and seated himself in the third chair.

"A hair-trim also," Jones suggested. "You need it, if you wouldn't mind my saying so."

"I guess I could stand it," Hilk said, and Jones immediately removed the head-rest from the back of the chair.

"You like it short?" he asked.

"Pretty short," Hilk replied, and then he heaved a tremulous sigh that resounded throughout the entire basement.

"What's the' matter, Mr. Hilk?" Reskow inquired, according to instructions received over the telephone. "Don't you feel so good today?"

"I am up too late last night, I guess," Hilk said. "I am playing a little game auction pinocle *mit* a *Strohschneider* by the name Fried, and another feller, also a *Schlemiel*, understand me, and the way them two fellers handles their cards, Reskow, it pretty near broke my heart."

He expelled another sigh before proceeding.

"Fried gets the bid, understand me, and I am sitting there *mit* four times the ten, queen, jack of *Trumpf*. My partner is got the ace, king, *verstehst du*, and he goes to work and shoots the king through me, y'understand, and mind you we got all the clubs between us."

"That's nothing," Jones declared, and he began a highly technical description of a pinocle game in which he had taken part, where the iniquity of Hilk's imaginary partner sank into relative insignificance, and Hilk nodded almost imperceptibly at Reskow.

"Did I understand you to say," Streshin asked, "that *Trumpf* was *ausgespielt?*"

"No," Jones replied. "I had the jack and *dix* left in my hand already."

"Then that ain't a marker on what once happened me," Streshin announced, and therewith he started on a narrative that lasted through Hilk's hair-cut and halfway through his shave, so that he was obliged for the purposes of his investigation to order a face massage.

"I got to go home looking handsome, boys," he explained, "on account my wife is still sore on me I am getting home so late last night."

He indulged himself in another theatrical sigh.

"You boys is lucky you ain't got wives which raises Cain every time you are playing a little pinocle somewheres," he said.

Jones nodded.

"My first wife was just that way," he declared.

"Your first wife!" Reskow exclaimed, and Jones nodded again.

"She really worried herself into her grave," he continued. "*Aber* she was nothing, really, because my second wife acts so terrible about pinocle, understand me, that I got to swear off already."

"And don't you play no more?" Streshin asked. "Not even five cents a hundred, settle fifty cents on the dollar?"

"That ain't playing," Jones retorted; "that's only fooling."

"Well, it anyhow passes the time away," Streshin said, looking at his watch, "and I tell what we do, Reskow. Let's for fun get up a little game here when Mr. Hilk is through, and ——"

"Auction pinocle?" Reskow cried. "Here in the store?"

"Sure," Hilk said with a faint wink. "Why not?"

"All right," Reskow agreed lamely, and Streshin, without putting on a hat, immediately made for the door and returned five minutes later with a fifteen-cent pack of pinocle cards.

At nine o'clock that evening Hilk rose wearily to his feet. "Well, gentlemen," he said, "I got enough."

He drew from his pocket a roll of bills from which he peeled twenty-five dollars and handed it to Streshin; for the little game of pinocle, begun at five cents a hundred—settle fifty cents on the dollar—in the course of hours had grown to ten cents a hundred flat and finally to twenty-five cents a hundred. This had been done at the request of Hilk and Reskow, who had attempted vainly to recoup their losses in the face of an overwhelming combination of luck and skill—particularly the latter.

Reskow's loss amounted to thirty dollars, and when at last he contrived to give Streshin and Jones the slip and rejoined Hilk in a Grand Street coffee house he complained bitterly of his experience.

"You started it," he said, "because I am in the barber business now fifteen years, Hilk, and I never done such a thing before in my shop."

"Well, I'll tell you, Reskow," Hilk replied consolingly. "You couldn't expect that your share of the two hundred and fifty dollars would be net exactly, and even if you would got bad luck this afternoon you would still be making seventy dollars."

"Seventy dollars!" Reskow exclaimed. "What d'ye mean seventy dollars? Half of two hundred and fifty is a hundred and twenty-five, ain't it?"

Hilk nodded.

"Well," Reskow went on, "I only lost thirty dollars, for which I give that sucker Jones an I O U, Hilk, and if I wouldn't win it back tomorrow I'm a baby, that's all."

"Sure, I know," Hilk said, "but you also got to reckon that I paid Streshin for your account twenty-five dollars and ——"

"For my account twenty-five dollars?" Reskow shrieked. "You paid Streshin nothing for my account. You lost that money yourself, Hilk."

Hilk leaned back in his chair and laughed aloud.

"So you think I was actually playing seriously in earnest?" he said.

"I think you was playing like a *Strohschneider*," Reskow retorted. "With your cards which you got it there this afternoon you simply ruined your hand and mine also lots of times."

"I know I did," Hilk said calmly. "A detecative must got to do such things, Reskow. I was drawing the feller out; didn't you see me?"

"I didn't see nothing," Reskow answered. "I seen only a damn fool which don't know the first thing about the game of pinocle, understand me, playing with a couple of sharks."

Hilk nodded and scraped back his chair.

"All right, Reskow," he said; "if that's the case you could go to work and get the reward yourself. If I am out twenty-five dollars I am out twenty-five dollars, and that's all there is to it."

He rose to his feet and seized his hat.

"And you could just take it from me, Reskow," he concluded, "if you are expecting you are going to call in a police officer to make this feller arrested, you could kiss yourself goodby *mit* your reward and also probably get an elegant punch in the jaw besides."

"*Aber*, Mr. Hilk," Reskow said, suddenly changing from defiance to abject pleading, "I didn't say I wouldn't stand for no part of the twenty-five dollars. I am willing I should pay my share—say, five dollars. I ain't so small like all that."

"I know you ain't," Hilk said, reseating himself. "You ain't so small as you wouldn't stand twenty dollars for your share neither."

And therewith began a bargaining that ended in Reskow's assumption of a twelve-dollar share in Hilk's gambling loss, and immediately Hilk began the composition of a telegram to J. Schinkowitz, The Mart, 202 Main Street, Bridgetown, Pennsylvania, which ran as follows:

Have found Smith. Come on immediately.
HILKS DETECTIVE AGENCY, 784 E. Houston Street.

"But, Mr. Hilk," Reskow said, "wouldn't it be better if you are putting there: 'Think I have found Smith. Come on immediately'?"

Again Hilk laughed immoderately.

"Think I've found him!" he cried. "What d'ye mean think I've found him? I know I found him, Reskow. I don't think nothing, Reskow, because I just now *wiedermal* looked at the feller's picture, ain't it, and you couldn't fool an old detecative like me. What d'ye suppose, Reskow, I am bonded to the state of New York in a big sum of money, understand me, and then I would go to work and make a mistake in such a matter? An idee!"

Once more he rose to his feet and put on his hat.

"You pay for the coffee," he said, "and I would pay for the telegram, Reskow; and tomorrow afternoon sure I will bring this feller Schinkowitz into the store and fix this thing up."

"*Aber* just one moment, Mr. Hilk," Reskow said. "Couldn't you please go to work and make the feller arrested somewheres else as in my store? Might if you would come in the store you are getting to scrapping and smash up my fixtures on me maybe."

"What are you talking about get to scrapping?" Hilk cried indignantly. "A police officer gets to scrapping, Reskow, *aber* a detecative don't do such things. What do you think—I would get to scrapping with a lowlife like Smith? A feller could get injured for life that way."

Reskow shook his head sympathetically.

"A detecative business!" he exclaimed. "That's a life! *Gefährlich* like one of them airyo fellers already."

"If you know how to take it, Reskow, a detecative business ain't no more

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"You Big Chammeh You! Don't You Suppose I Know My Own Son-in-Law?"

How to Beat the Building Game

Arteries of the House—By Benjamin A. Howes

DECORATIONS BY JOHN R. NEILL

A DILIGENT reader of first-aid catalogues for the fireless voiced the other day a discovery that many owners have made. "What good does it do me," he cried, "to learn that Aero's boiler or Zephyr's radiator is an excellent article? I don't doubt it. What I want to know is which one—steam, hot-water or hot-air heat, for my house here on this knoll, of dimensions thus and so, of so many rooms with such exposure, with the service and transportation and income I can provide—is my one best bet!" After chastening experiences he will confide to you, gentle reader and home-builder taking the first plunge, that this is a question for a professional expert, which you may certainly credit. There are, however, some general principles on which you may meditate before beginning to discuss with your architect or practical man the special conditions you have to meet for your own house.

It may be that on the first exploring and surveying visit to your domain you did not take up the question of heating your house; but it is one that must not be long delayed. On your choice may depend some of the most vital elements, both in the structural design and in the finer artistic effects of the building.

Are you one of those solid Americans who like a good lamp and a warm corner to draw up to, or do you wish to float serenely in a softly warmed and softly lighted atmosphere, unconscious of the source of heat or illumination? If a plain, straightforward proposition is what you are looking for, and your house is to be a small one, the problem of heat is simple; the well-built hot-air furnace, properly put in, with proper attention to ventilation and recirculation of the air, may be the best solution.

Different Systems for Different Houses

WHY not, then, have hot-air furnaces everywhere? Simply because of the impossibility of heating a large house without either several furnaces—meaning more chimneys, more fire-hazard and more trouble generally—or a blower, with a complicated system of ducts, a considerable loss of heat and more or less attendant noise. For the medium-sized house—say, about fifty feet long—hot water may be better, because of the possibility of maintaining a gentle heat in mild weather. If steam, on the other hand, is installed in the large or rambling house the money saved in reduced cost of installation—which saving, of course, increases with the size of the house—can be applied to overcome all its disadvantages by a complete system of thermostats. A thermostat is a controller which automatically turns on and off steam or opens and closes dampers of indirect heating ducts when the temperature it is set for is fallen below or exceeded in its own room.

All this balancing of the relative merits of steam, hot water and hot air applies, however, only to the heating plant which is in commission straight through cold weather. In the case of the large country house in a Northern climate, which is to be warmed only now and then during the winter, the use of anything but a hot-air furnace may be very much of a gamble with the forces of Nature. All pipes are supposed to be emptied before shutting up the house to prevent freezing; but even after the plumber's visit it is rather perilous to come back in really cold weather.

A gay party of young people went up to a closed house in the mountains to enjoy some snow and sunshine in January. They had no servants with them, for they thought it would be such fun to camp out and cook for themselves! The men of the party promptly built good fires all over, in steam heater and coal range—but I will draw a veil over the tragical sequel. If they personally escaped injury from the bursting pipes it was more than could be said for the furnishings of the handsome house. Hardly any modern device, it is true, is absolutely fool-proof; but even a less reckless crew would have been hard put to it to evolve comfort out of a completely frozen-up heating and water system.

Both steam and hot water—direct heating—should have plenty of indirect radiation. "Perhaps there is still a householder who does not know the difference between direct and indirect heat," suggests a friendly critic of this screed. True; I am personally acquainted with several thousand. Yet it is simple enough. Direct heating puts the source of heat inside the rooms to be warmed—like a fire, stove, steam or hot-water radiator. Indirect heating puts the heating surface outside the rooms to be warmed and lets the warm air only into the room—like the hot-air furnace. Direct-indirect or semidirect heating puts the radiator or coil inside the room to be warmed and then provides it with connections to the outside air, so that fresh air may come straight to the radiator flues. Some good college dormitories in Boston are thus arranged, with a radiator under the window, and a tiny opening to the fresh air through the wall just behind it.

Another way to manage the ventilation is shown in a recently built suburban house, where the warmed fresh air from an intake in the living room passes up through halls, under doors and out through ventilators in closets. "Under doors in a well-built house!" you cry, horrified. It may surprise you to hear that there is usually half an inch clearance between door and floor, in cubic content as big as a brick. The saddle or threshold under the door, to which we are so accustomed, is in reality a relic of the dark ages when they used to shut off two or three rooms in the winter and keep a fire there only. The saddle is omitted in many up-to-date country houses, and the really admirable way is to have a three-quarter-inch clearance under bedroom doors for this circulation of air.

The layman is likely to think it is by intuition that the plumber or steamfitter knows just how large a radiator and just what size of pipe is necessary for each room; and, indeed, for the large majority of houses it is decided either by rule-of-thumb or just plain guesswork—the other name for intuition! When the problem is really grappled with it is a very complicated and laborious calculation, as any conscientious professional will tell you. It involves the factors of (1) the lowest exterior temperature to be met, from, say, ten degrees below at Utica to zero at New York, and ten degrees above at Houston; (2) the room exposure—whether outside walls, to north or cold winds; (3) the leakage round the windows; (4) the allowance for ventilation—how many times an hour the air is to be changed; (5) the radiation through the floor; (6) the radiation through the ceiling; (7) the radiation through the walls—all these whether warmed or not by other rooms; (8) glass area, and this complicated equation must be worked out in B. T. U.—British thermal units—for every room. Moreover, a further refinement is introduced by the fact that an adult person gives off each hour about 400 B. T. U.; a gasburner, 4000 B. T. U.; an incandescent electric light, 1600 B. T. U. It will be seen that to compute the size of the heating surface to maintain a standard temperature of seventy degrees in every room is no hit-or-miss task, and that ofttimes, when we call down vengeance on the furnaceman, we ought really to be blaming some one who hates to do sums!

The humble radiator, indispensable as it is, is probably the object of more hard words than any other household standby. Yet personal experience of the lacks and failures of the other types of heating makes the possibility of floor-heating, on which I touched in a previous article, grow more and more alluring. It is astonishing to reflect how really fine work leads back to original principles, and that this system of floor-heating, which prevailed before the Christian era, promises to be the most efficient, economical and satisfactory method of warming the fine house.

What Heating Authorities Say

MANY of the authorities on the present methods of heating will tell you that floor-heating is not practicable. A prominent architect who is at the same time a practical thinker voiced a cogent argument thus: Pointing at a large radiator occupying the most desirable space near a window, he asked: "How are you going to get the amount of heating surface that radiator has without heating the floor so hot as to be uncomfortable?"

Floor-heating has been accomplished however; and, reasoning from effect to cause, the answer is efficiency. The heat is placed just where it is needed and none is wasted. The difference is like the superiority of the ground-glass globe to the unshaded electric light—illumination versus mere intensity of light. Other types of heating depend on the constant agitation and flow of air between cold spots and warm spots; in very cold weather there is likely to be forty degrees to sixty degrees difference between floor and ceiling, especially in high-studded rooms; but with a well-proportioned layout the heating of the floor gives a constant and equable heat from floor to ceiling. The writer himself was only convinced by seeing it in use in factory operations where its installation was the result of an accident—and the keen observation and straight thinking of the factory owner. To facilitate certain operations steam pipes had been run through a concrete table, and the first intimation was the noon flocking of the workmen on cold days to this table. The owner, against strong advice, built his next factory with steam pipes through the concrete floors and heated it successfully. From this demonstration a well-known college clubhouse, a four-story building in an exceedingly high and frigid spot, was built with its all-concrete floors heated by steam pipes run through them. This has proved to heat all the rooms satisfactorily, except a few specially exposed bedrooms in which auxiliary radiators were installed. It is true that the whole building is of reënforced concrete, which is always retentive of heat. By careful planning floor-heating can be done with hot air instead of steam, thus obviating the chance of damage from leaking or breaking pipes. Some experts still point to the failure of at least one attempt to use floor-heating in a city, but that was because the simplest fundamentals—as, for instance, the expansion of pipes—were overlooked.

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THE BOOM AT WAYNE

IV

By WILL PAYNE

ILLUSTRATED BY WILL GREFÉ

IT WAS ten o'clock when she came out on the street. Although she had failed and been humiliated, the shock steadied her. She cast out of her mind everything but the one problem she had to deal with and stood a few minutes in the doorway thinking collectedly. The problem was to reach Peter Disbrow—almost her last hope. One might have to search for him in Primrose for some time. Meanwhile what might not be happening here at Wayne? Jack might relent: send for her or come to the house. She could not quite put aside that hope. Some one must help her, then; and the daughter of the man with whom she had just been talking came at once into her thought.

Amy Jenks was sharp-tongued like her father, independent, fond of shocking very proper people; but as she presented herself to Katharine's laboring mind, like a volunteer, Katharine felt a stanch woman's soul in her, one to stand true and fight without flinching. The one woman, abroad and alone with her womanly trouble in a deceiving man's world, felt the other woman as a firm comrade. One of Amy's maxims was: "Men are dogs." It came to Katharine, fresh from Amy's father, that this opinion must have been derived from much first-hand experience at home that no one had suspected. Amy had lived with the dog all her life and never told any one that he bit—she had unflinching stuff in her heart.

Crossing to the hotel, Katharine telephoned—first to the house, telling Jeff to bring the car there; next to Mr. Jenks' house for Amy. She then wrote to Peter Disbrow.

Amy was waiting for her on the lawn at her father's house and came toward the car at once—ready, like a good soldier. Katharine, however, sprang out and hastened to meet her beyond Jeff's acute hearing.

"I'm in great trouble, Amy," she said quickly. "I want you to go over to Primrose and find Peter Disbrow for me. He went there on the eight o'clock train. I've no idea where he will be. You'll have to inquire when you get there. Will you find him as soon as you can and give him this?"

Amy took the note promptly. "I'll find him," she said confidently. Her sharp blue eyes scrutinized Katharine's face; evidently there were plenty of questions in her mind and evidently she would keep them there—just taking her orders and marching.

Nothing more, no doubt, need be said. Amy had the note; the car was waiting; but, in her coil of trouble, Katharine felt this one firm, true thing—her comrade's courage. And with hardly a pause she added: "Fred has taken some money from the bank, Amy, and lost it in oil stock. It's twelve thousand dollars. There are Bertha and the children. I must get the money at once. Peter will give it to me. Every minute may be too late."

Amy caught her breath, her bosom fluttering. "I'll bring you Peter," she said. "Tell Jeff he's to do as I say."

There were still plenty of questions in the back of her mind as she climbed into the car—especially as to what Jack knew about it; but she put them aside with the comment: "True; men are dogs." Katharine, standing beside the car, was giving Jeff his instructions.

"And hit it up, now, Jefferson; drive like the devil!" Amy added. As the car leaped forward she turned her head and threw Katharine a brisk little nod. Watching them rush down the road, a lump for her comrade's stanchness came into Katharine's throat.

She turned her steps homeward—for she would not delay Amy even the few minutes it would have taken Jeff to drive her home. There was nothing more to be done, then, except to wait—the hardest thing. At the house she inquired whether her husband had telephoned; then paced the floor and the veranda; watched the clock; calculated again and again how long it would take Amy to reach Primrose, to find Peter, to bring him back. And then?

Mr. Jenks got on her mind. Peter, too, might fail her; might grin at her as the lawyer had done. What could a woman know about men, after all? She shivered as she half imagined Peter grinning yet tried to forget that, for it sapped the strength she needed.

Fred, down there in the cottage, tormented her. He must be waiting for her—with what burning anxiety! She wished to assure him again; but she must wait now until she had a definite word to say. She moved restlessly about the living room. Once she discovered herself scrutinizing the tiles in the fireplace as though there were something very significant and important about them. It was only that she had set the tiles with her own hands when they were rebuilding the house. How absorbed and excited she had been over it!

Two hours passed—time, or almost time, to bring Peter. Her nerves strained and ached. A maid told her luncheon was ready; but she put off going in. At every tick of the clock she expected to hear the horn of the car, bringing Peter—or, yes; surely Jack might come home, relenting. Finally she nibbled a little at the food and when she came back to the living room her heart died away. It was a quarter past one—nearly three hours since Amy had started! Must she fail, then? She could not bear to let a thought of Fred come into her mind. She was leaning against a pillar of the veranda, straining her eyes and ears. Abruptly she heard the telephone ringing loudly and it seemed to her that it had been ringing a long time. She flew in to the table, caught up the receiver, steadied herself to call: "Hello! Hello!"

A hoarse, grumpy voice spoke in her ear: "That you, Katharine?" Her own voice rose in an eager cry: "Yes! Yes! This is Katharine, Peter! I want you!"

"But You Shan't Risk! You Shan't!"

Peter rumbled back: "Amy found me only a little while ago. We're starting for Wayne; but I thought I'd best telephone, so you wouldn't worry."

"Will you come?" she called. "I'm in much trouble, Peter; I must have that money right away. It's twelve thousand dollars ——"

The rough voice interrupted her. "I know. I got your note. Now, see here, Katharine; don't you worry! Whatever you need you shall have. Understand?"

"I thank you—with all my heart ——" she said breathlessly; but again he interrupted her, grumbling:

"There! There! Don't you worry now. Bank on me. I'm coming as fast as the car can bring me."

She tried to say something else, but perceived that he had hung up the receiver and departed. Then she telephoned Bane, asking him to come up to the house at once.

She was still sitting by the telephone when Bane crossed the veranda and glanced through the screen door into the living room. She looked up at him and laughed—like a happy person who confesses to having been caught in a foolish act. Her eyes were wet and he perceived that she'd had her head on the table, weeping.

Winking the drops from her eyes and laughing happily, her voice lilted at him joyfully: "It's all right, Fred! We've got the money! I've just heard from Peter Disbrow!" She couldn't quite stop the swelling of her breast nor the happy tears from gathering in her eyes. "Good old Peter! Fierce old Peter! He'll fight for us! They can't beat him, Fred! They can't beat Peter!"

Her generous joy and gratitude moved the man strongly. He sat down across the corner of the table from her, murmuring: "It's very beautiful, Katharine!" He seemed to be admiring an act in which he had no direct interest.

"Oh! It's been—such a trying day," she said almost apologetically, winking the drops from her eyes; then she took a full breath and smiled at him. "But it's over now! That's the great thing. It's over! Didn't I tell you?" she demanded, happily reproaching him.

He considered that gravely and admitted: "I hardly believed it. No; I had accepted—the other thing."

She frowned, brushing away the black thought, saying hastily: "Oh, but you couldn't! Really you couldn't! Afterward, you see—what could there have been—for you to come back to?" She shivered a little.

"Oh, yes; that's very true," he assented mechanically, studying the floor. "I didn't mean ——" He looked up at her rather absently and did not finish the sentence.

She saw then, for the first time, the grayish pallor of his face and something in his sunken eyes. Her lips parted breathlessly and for a moment they looked at each other.

"You meant ——" she whispered, fascinated.

He nodded and after a moment explained, as though any one must see the reasonableness of his position: "The other would have broken their hearts over again every day, you see. How would they have lived? As you say, there would have been the coming back—five, six, seven years from now; not a man, you know, but a crippled, branded thing—coming back to join them, also crippled and branded, after they had lived five, six, seven years in the beggary and disgrace that I had brought on them. Even Billy and Millie would understand, by that time, what I'd done to them. No, it couldn't have been that, Katharine," he reasoned gravely.

Her hands moved on the table, but no voice stirred in her throat.

After a moment he added reasonably: "I have five thousand dollars' life insurance. Bertha would get that. I would have left a letter for Jack. If I were dead Jack and Peter Disbrow—even Albert Jenks—would forgive me and do what they could. They would say it was an accident—fooling with a revolver. There would have been no scandal. Everything would have been forgiven—decently covered up. There would have been only pity—when the man was dead."

At length her throat produced a sound—low, accusing: "You wanted to die!"

"Oh, no; I didn't want to die, Katharine," he replied mildly; "but I wanted mightily—to be clean. I'm a man who loves his wife and children; but see what I did to them—or almost did. Strangling them in their sleep would hardly have been worse. It choked the life out of me—the thought of what I was doing to them! I wanted to be clean—with them. I could be if I were dead. Everything would be forgiven—covered up decently then. Nothing would remain but pity."

She sank back in her chair, murmuring hurriedly, as though she must drag him and herself swiftly past some fatal object: "It was—just a mistake—only a mistake. You just owed the bank some money—that was all."

"No, that wasn't really it—just a mistake," he replied soberly. "You see, the temptation came. I let the thought into my mind—thinking how I might do it—might take the money and win a lot. I thought how I might do it even when I was telling myself all the while that certainly I wasn't going to do it. I let the temptation into my mind—and it paralyzed me. I just went ahead stupidly and did it—as though I was under a kind of spell; but I shouldn't have let the temptation into my mind. When I truly realized what I'd done I began to feel—even then I felt—that I'd killed myself."

"But it's only a nightmare, after all!" she cried with passionate affirmation. "It's only a nightmare and it's over with! Don't you see? We're broad awake now. We must shake it off, Fred—throw it off our nerves! It's over with, you see!"

"Yes—over with," he repeated rather slowly, trying evidently to realize it. "Over with! Well!" He forced a lighter tone and a smile; but at once the gray look came back into his eyes. "It was so vivid—that nightmare, Katharine. It's over me still," he confessed under his breath.

She gave herself a shake, sprang up, forced a laugh, holding out both her hands to him. "It's just nerves!" she declared decisively. "We must shake it off! Come on! I'll play something gay!"

Bane also forced a laugh, took her hands and stood up. "A jig?" he suggested, smiling; but at once he seemed to hear something—over his face came an expression of perplexity, followed by the gray look. "But it's still here," he said swiftly under his breath, as though he were telling her a secret, his light hold upon her hands tightening. "I can't get away from it. Why can't I?"

She was facing the screen door and before she could reply he saw a look come over her face answering to that upon his; but he knew that her frightened eyes, unlike his, saw some tangible object. He turned his head. William Hogan, the blanched bookkeeper, was standing at the screen door humbly, hat in hand.

Looking at the bookkeeper, neither of them spoke. Hogan opened the door unbidden and advanced a dozen feet into the room—stooped, shabby, defeated, hat in hand, his dull, woebegone eyes questioning them—especially the woman. But his business demanded haste.

"I think there's a warrant out for you, Fred," he said in a dull, tremulous voice. "They've been checking up the Chicago statement. Dover's gone to swear out a warrant, I'm certain. I ran from the bank to tell you. Your wife said you'd come up here," he added—rather by way of explaining himself to Katharine.

"Thank you, William," said Fred dully. "I half expected it."

Hogan dumbly questioned Katharine a moment. As to what might lie between her and this man he passed no judgment; did not even ask himself. "Don't let him go to prison, Mrs. Chester," he said. "A man would better be dead I know."

"I will not let him go!" she affirmed bravely. "The money that's due the bank is already on the way."

"Then don't let them serve the warrant. After the warrant has been served there's no help."

Katharine looked up at the clock. Her heart wailed: "Oh, why don't they come!" To Hogan she murmured: "The money's on the way."

"Don't let them serve the warrant," he repeated. "Hold it off. I think it's already sworn out."

By way of answer, Katharine went quickly to the telephone. Bane recognized the number she called and stepped beside her, interposing: "No, Katharine—I wouldn't. I'm getting you into my mire. You've done enough."

"Be still! I shall!" she retorted angrily and spoke into the 'phone: "First National Bank? This is Mrs. Chester. Give me Mr. Chester."

"No, Katharine; no," Bane interposed again, distressed.

She flashed an angry look at him and turned to the instrument. "Jack? This is Katharine. I must see you immediately. There's something you don't know that I must tell you. It's life or death to me, John. Will you come to the house immediately?—No, no! On my honor, this is something you don't know that I must tell you. No, no! I must see you. John, I beg of you to come at once. On my honor, it's something you don't know. I beg —— Thank you."

As she rose from the telephone, her eyes bright with energetic resolve, Bane made a hopeless little gesture, murmuring: "But it's no good, Katharine."

"It is good!" she declared passionately. "It shall be good!" Having collected herself, she stepped over to Hogan and gave him her hand. "It was brave and good of you to come," she said. "It was very good and brave of you. My husband is coming now. The warrant will not be served, I am sure."

The bookkeeper, taking her hand, dumbly questioned her a moment with woebegone eyes. "I hope not," he said ineffectually; then: "I must be getting back to my place."

The bookkeeper had been gone several minutes. In a new crisis Katharine was pacing the floor, glancing often at the clock while Bane sat by the table, his head bent. There was nothing speech could help. From moment to moment Katharine glanced also at the door, where the next act in the drama must begin to unfold. It was not her husband or Peter Disbrow who appeared there, however; but Hogan, in haste. Indeed, he ran in as though he were pursued.

"Here's Hank Martin now. He must have the warrant; he is almost here," said the bookkeeper in terror.

He Glanced at Katharine and Mechanically Removed His Slouch Hat

Running to the door, Katharine caught only a glimpse of the tall, lean, slouchy figure of the deputy marshal and of a small figure beside it, that limped. Little Billy was leading the officer by the hand. She rushed upon Bane, seizing his arm, pushing him bodily: "In there, Fred! In there!"

Passively he let her hustle him into Jack's den, off the living room, and close the door upon him. She came back to the center of the living room, her head erect, her lips firm.

Hogan, however, had drawn to one side and was glancing furtively about, nervously turning his hat in his hands. "I'd rather he didn't see me here," he said apologetically. She understood that, even then, he must be careful of his job, and said hastily: "Yes; go in with Fred. Stay with him." As Hogan slipped through the den door the clump of Billy's brace sounded on the veranda steps.

Gaining the porch, accompanied by Billy, Hank Martin found Mrs. Chester looking at him from the other side of the screen door.

"Good afternoon, Katharine," he said affably, using her first name unabashed in his quality of old inhabitant. "Fred Bane here?"

"No," she replied coldly.

The answer apparently surprised Mr. Martin. He regarded her quizzically, his sallow, bestubbled face gathering in the wrinkles that preceded a wink. "This youngster here seemed to think he was," he suggested cheerfully.

"He isn't here," she repeated coldly. The slouchy, greasy man, half agrin, who had got Billy to guide him, filled her with loathing.

Hank drew a soiled hand across his chin, the wrinkles deepening a little. "I've got some business with Fred," he said. "You won't mind my waiting a spell?" His manner rather implied that he did not believe her. He calmly moved a porch chair so as to command a full view of the living room and sat down comfortably. Katharine turned away. The sight of him sickened her.

Watching from the corner window, she saw one of the town hacks coming briskly up the road. Her husband was in it; also, Albert Jenks. Why had he brought Jenks? she wondered. She remained in her corner; heard Chester greet Martin—evidently with surprise; and for a minute the low voices of the three men conferring on the veranda reached her inarticulately.

Then Chester strode in alone, his eyebrows drawn together and his face flushed. He looked at her hard and angrily, as though about to question her, but turned abruptly and surveyed the room with care. His glance lingered for a moment on the door to the den. With that, he returned to the porch, not speaking to her. A moment later he reëntered, with Hank Martin and Albert Jenks at his heels. Hank looked over at Katharine with a grin—all but winking—and started deliberately for the den.

She sprang in front of him and cried out quite wildly: "No! You shall not! Go back! It's my house!" And to her husband, in bitter accusation: "You gave me your word not to hinder me!"

"Why, see here, Katharine," said Chester angrily. "Don't be a fool! I brought Jenks along to tell you. There's a warrant ——"

"I know that!" she retorted, still keeping in front of Hank, who advanced very slowly, evidently enjoying the scene. "But you don't know! The money's coming! Peter Disbrow's bringing it! Go back, I say!" she commanded the officer.

"Why, the money will do no good," Chester expostulated impatiently. "The warrant's out! Listen!" He caught her wrist, since she still moved away from him, blocking Hank's slow advance.

She tried to wrench away from him. "It will do good! I tell you it will! Peter's coming! He'll do what I say!" she panted, striving to free herself and to block Martin's way.

"You're acting like a fool!" Chester cried harshly; and, fiercely, to Martin: "Go ahead!" His hand clutched her wrist; and as she struggled he dragged her toward him and caught her tight in his arms. Hank, grinning, stepped past.

Katharine struggled with all her might, quite beside herself; and as Martin opened the den door she screamed.

"Stop it! Stop it! Don't be a fool!" Chester commanded, exerting his strength to hold her. "Don't you see it's too late?"

Hank Martin had, indeed, disappeared into the den, closing the door briskly behind him.

Katharine's wrist smarted where Jack's savage grip had abraded the skin. A loosened strand of hair hung over her cheek. She realized in a kind of stupid amazement that she had been fighting like a wild woman. As she found herself free all she could do for a moment was to stare up at her husband with burning eyes, her breast laboring for breath. Chester felt immensely ashamed and muttered, "I'm astonished at you!" hardly knowing whether the shame was for her or himself. Mechanically she brushed the loosened strand of hair from her cheek and turned toward the door of the den, staring at it in dull fascination.

They heard a sharp report from somewhere in the rear of the house. Chester gave a start and an instant later looked over at Albert Jenks in questioning alarm. They hung in suspense, their eyes upon the closed door, from which some explanation must issue. Katharine swayed slightly and moved slowly toward it.

Before she reached the door it opened swiftly and William Hogan darted in as though he were pursued. Katharine wished to ask him a question, but could only take a step nearer. Hogan, standing in her way, laid a hand on her wrist, staying her.

"Don't go!" he begged. "Don't go! It's no use! I tried to hold him. He broke away from me and ran out. He was too fast for me. He had—the revolver all ready in his hand."

Staring blankly at him, she again made as though to go past him; but he put his other hand on her arm and begged piteously: "Don't go! It's no use! It was through the heart!" He pushed her round a little from the door and she leaned her shoulder against the casing.

Before any one spoke again the door opened once more and Hank Martin stepped in. He glanced at Katharine, looked across at Chester and Jenks and mechanically removed his greasy slouch hat. "I reckon we'd better notify the coroner," he said soberly.

They heard, down the road, three long blasts from an automobile horn.

Billy's voice, on the veranda, piped up: "Here comes your ottymobile, Aunt Katharine! It's just a-flyin' too!"

Katharine's burning eyes turned to Albert Jenks, then rested a moment upon her husband's pale face. She lifted a clenched hand and moaned: "Oh, beasts! Beasts!"

V

KATHARINE lingered a moment on the porch, looking back at the lawn and woods in their gorgeous autumn dress, while Jeff Butts went on into the house, carrying her suitcase and bag.

At the foot of the stairs Jeff hesitated and ventured to call: "Will I go down to the station for your trunks?"

"I have no trunks," Katharine replied indifferently.

Jeff went on up the stairs, looking solemn. Katharine waited until he was out of sight before stepping in.

She wore a dull-brown traveling costume and carried a bunch of blood-red sumac leaves that she had broken off in crossing the lawn. She looked at the leaves rather than at the room; then let her eyes travel slowly from the nearer objects to those farther away—to the newel, the rug, the fireplace, the broad writing table with the telephone upon it, the piano in the corner. The next object she had seen a hundred times, waking and sleeping, in the four months of her absence—it was the door of her husband's den.

She looked for it finally and gave a little start. Not only the door but the partition had been taken out. There was only a broad arch, beyond which what had been the den was fully exposed to the larger room. There was a brick floor, a small fireplace, a table with a shaded electric lamp upon it, a bookshelf. All the foolish gewgaws with which Jack had furnished his den were gone.

Wondering what that might mean, she crossed the living room, stood a moment under the arch, then stepped in. On this side, where the bookshelves were, a divan with bright-colored cushions had stood—upon which Fred Bane sat a moment before he rushed out to kill himself—so William Hogan had told her. She regarded the spot steadily, realizing it; yet no tragic shock came. This surprised her; and when she turned away the living room somehow had put on a more familiar, a more intimate air.

There were the fireplace tiles that she had set in with her own hands. What fun it had been building the house in those days! She stepped to the piano, took off her glove and drew her fingers lightly along the case to see if it was dusty. Then she laid her red leaves on the piano, lifted the case and touched a few keys absently. She was putting her hat on the piano, with the red leaves, when a voice called cheerfully: "Hello, there!"

Amy Jenks dashed in. The two women ran together, clasped hands, kissed, made eager little exclamations such as: "It's good to see you!" "How are you anyway?"

When this little outburst was over Katharine found herself vaguely surprised because Amy's cheeks were rosy and her sharp blue eyes danced. Here was no tragedy, but abounding, laughing life. Amy obviously had not been living in the shadow of doom that Katharine had imagined as indefinitely enveloping Wayne. Her current had by no means frozen up when that fatal shot was fired, but had flowed on quite vigorously.

Amy seemed, in fact, bubbling with amiable curiosity. "Been everywhere, I suppose? London, Paris, Rome—all over?"

"Yes, I've been traveling most of the time," Katharine replied soberly. "I went from here to the seashore, you know; and then—I wanted to keep moving. London, Paris, Rome—as you say. Yes"—she sighed abruptly—"I've just kept going. Then I wanted to come back. There were some things here I wanted to pick up. John wrote me he would be in Chicago a week; so I decided to come." It was of course a difficult, embarrassing topic. She changed it quickly: "But tell me—how are Bertha and the children? John has mentioned them—briefly—in writing to me." She glanced into Amy's eyes and away again, embarrassed; and added under her breath: "But I couldn't write to Bertha. It seemed—indecent."

"I Must Have That Money Right Away. It's Twelve Thousand Dollars——"

"They're getting on first-rate, Katharine," Amy replied with a kind of sober cheer. "They went to New York to see the specialist, you know, and Billy's almost well now. He'll soon discard the brace."

"Yes; John mentioned that," Katharine murmured.

"And Bertha's quite well now," Amy continued. "She's gone into painting china and so on. She always was clever that way. She's got quite a plant. She tells me she has more orders than she can fill. She seems a lot interested in the work. You know, of course, she was very ill?"

"No; I didn't know that," Katharine replied quickly with a guilty pang.

"It was a terrible shock to her," Amy explained gravely. "We almost thought she might die. But it was the children—getting Billy to the specialist and so on—her interest in them, you know. She pulled up splendidly. Of course everything has been done for her and for the children."

"I'm glad of that," Katharine said humbly; for certainly it had not been she who had done anything. She had merely run away in a wild revolt.

Amy lowered her voice. "They told her that Fred owned some oil stock when—he met his death. They told her it was quite valuable; and so they gave her several thousand dollars to buy the cottage and go to the specialist and put up her little china-burning plant—and so on."

Katharine's eyes lighted softly. "Peter Disbrow did that," she exclaimed. "And what is said—of Fred's death?"

"The official account in the newspapers was—an accident; the careless handling of a revolver. The coroner is one of Peter Disbrow's men, you know. I suppose nearly everybody knows it isn't true," Amy added candidly. "But they did everything they could to make it easy for Bertha."

"No doubt some one will tell her sometime," Katharine commented bitterly.

"Perhaps so," said Amy philosophically. "But, after all, the gossiping of Hank Martin and his like—what does it amount to? They couldn't keep Hank from gossiping even if they threatened to kill him—and I guess they did about that."

It struck Katharine the comment had some personal application. "No doubt they've been busy with my name," she said with contempt.

"Oh, aplenty!" Amy assured her candidly. "That's a matter of course. They'll gossip about anybody. Gracious! They started a warm one about me and Tom Butler only last week. At least, so my honored father tells me. But it isn't at all beyond my honored father to have made it up for the purpose of telling me. Men are dogs anyway!"

"As you say, it doesn't matter," Katharine commented; but added more gently: "I'm sorry on John's account. It must have been very disagreeable to him."

"I imagine Jack never heard it, or never minded," Amy replied, looking at the wall. "About that time he was very busy looking after Bertha and the children."

"John?" said Katharine in surprise.

"Oh, yes," Amy assured her. "He was in to see her two or three times a day while she was sick—just took charge of things, you know. And afterward there was getting them off to the specialist, and the china-painting, and all that. Jack saw to everything."

Katharine, regarding her, round-eyed, murmured: "I didn't know that." Her husband's brief, businesslike letters had not mentioned it. It occurred to her, bringing an odd touch of humility, that he had been doing, then, what she should have done.

Amy was far too astute to press the point. She merely observed thoughtfully: "Men are dogs; but maybe the poor brutes can't help wanting us. If a dog seems absolutely perishing for a bone, you know—why, what's a bone more or less anyway? Maybe it's our duty to give it to 'em."

It took Katharine a moment to extract the meaning from this speech. Then she bent toward Amy eagerly, a smile breaking on her lips. "Do you mean it?" she cried—"Tom Butler?"

Amy nodded and replied gravely: "Yes, Tom's the dog."

"And you, Amy?" Katharine caught her hands with a caressing little laugh.

"Well," said Amy judicially, "I certainly have quite bony moments. What do you think? You were always great for marriage."

"I?" said Katharine; for a moment she held Amy's hands mechanically, staring at her, the line of her mouth drooping. "I?" she faltered. "Oh, I don't know!"

She rose abruptly and walked up the room, repeating helplessly: "I don't know." In a moment she stopped by the fireplace and touched one of the tiles. "I put in these tiles with my own hands," she said with a mournful energy; "building our house—for life, I thought. And now, Amy—I haven't any house! It's all gone to pieces! So what could I say to you?"

Amy glanced at the floor and observed thoughtfully: "Jack's certainly been trying to keep it up—as well as a poor, boneless brute can."

It sounded, after all, dangerously like a reproof. Katharine's eye lighted indignantly; but Amy added apologetically, rising: "You know we've missed you dreadfully, Katharine. Peter Disbrow telephoned me the minute he found out you were coming." They talked a minute more as to when and where they should meet later in the day.

Being alone again, Katharine loitered with an unexpected reluctance to begin the business that had brought her back to Wayne. She had told herself she would gather up the things she wanted and leave quickly, scarcely seeing any one. She felt now that it wasn't mere "things" that had impelled her to come back. There were dear people here—saying nothing whatever of her husband—who loved her and missed her. She had grown into this place with all her life's growth and it was confusingly like the old place she had always known—as though the tragedy were merely an incident quickly covered up and passed by. Here, even, was Amy getting ready to marry Tom Butler!

By-and-by she took herself rigorously in hand and went upstairs to select some of those things she had thought she came for. She was thus occupied when the maid told her Mrs. Bane was below.

Bertha, too, looked very much the same—with her straight little nose, round chin and the slight droop at the corners of her lips, except when she laughed. There was exactly the same touch of unreadiness—noticeable to a woman's eye—about her simple dress and soft hair, as though she couldn't quite catch up. At first they talked of the most harmless things.

It appeared promptly that Bertha was much interested in her china-painting. Quite eagerly she explained to Katharine how well she was doing at it—even getting some orders from out-of-town. She meant to have a pretty little pamphlet printed to circulate as an advertisement; Jack had thought that would be a good idea. Katharine listened with a somewhat dubious heart. Could she really be of such slight stuff that the impression of the tragedy had already worn off? Could she really be as much interested as she seemed in this china-painting?

Quite eagerly, also, Bertha spoke of the children. Billy was practically well now. Millie was growing every day. It was so fortunate that she had found work she could do at home and so have the children under her eye.

"Of course they must go on with their lives; grow; be educated; start in the world," Bertha observed as though answering a thought in Katharine's mind.

"It was so sad—the accident," Katharine murmured, dreading even in that remote way to touch the subject.

"Oh, No! I Didn't Want to Die; But I Wanted Mightily—to be Clean"

Bertha was silent a moment, then looked up steadily and said in a low voice: "I know what happened, Katharine. I know it wasn't an accident. Fred told me what he had done."

Katharine could only murmur: "Fred did?"

"Yes," said Bertha quietly. "Of course I knew something was wrong. I even knew that you knew what it was." She smiled a little. "That hurt too—even though I knew you were keeping it from me to be kind. I supposed he was in danger someway of losing his position in the bank. Then the last day—you remember you were at our house. You and Fred spoke aside. I saw you were both much distressed. I wouldn't have said anything, although it hurt that he thought I was too weak to know. Directly after you had gone he called me into the house and told me all that had happened; how he had taken the money and you were trying to help him. And I knew afterward, Katharine, that he had given up hope then and had made up his mind to die; and he couldn't die without telling me all—making everything clear and straight between us."

She paused a moment to steady her voice and continued: "Afterward that seemed the great thing—the thing that counted most. Before he could die he had to come to me, tell me what he had done, make everything straight between us—feel that we were one. So I have my pride, dear. That helped me. For a while, you know, they thought I might die too. All the life seemed gone out of me. I can't tell you exactly how it was; but at that time, when I had no grip on anything, Jack seemed always dragging me up by main strength. Peter Disbrow, Amy, many others, were very, very kind; but, as I look back at it now, I think Jack must have had a terrible will that I should not die. Then, when I did get a little hold, it was the children. I felt I must live for them. So I've got quite strong again; stronger than I was before. And I have my pride. I can look my children in the face and say: 'I've earned them; their father couldn't leave the world without reconciling himself with me.' I feel I'm stronger than I was before, dear."

"You know what happened, Bertha," Katharine faltered, "and still you can love me, who belonged—to them?"

"Of course I don't know all that happened," Bertha replied quietly. "I know only what Fred told me. As to the rest, I no longer wish to know. What could it matter now? I don't wish to judge anybody. I'm not afraid to say that what Fred did was wrong. Maybe 'they' did wrong too. It seems so terribly easy to do wrong. If one is sorry—wishes with all one's might to make it right—have we any right to forbid them? Judging people and wanting to punish them—that's what he died of, Katharine. I don't wish to judge anybody."

Katharine hesitated a moment. Then she said: "John—he has been to see you often?"

"Oh, yes," said Bertha; "from the very first. I pretended to believe the story he invented about Fred's having left some valuable oil stock. I let him do whatever he wished for me and the children. It was part of the atonement he was trying to make. I'm a woman; I mustn't stand in the way of a man's atonement. The men, you know, Katharine—they say they have to do all sorts of cruel things, such as punishing and fighting and overreaching and trampling down, or the world couldn't get on at all. They say that's their real business. They've found out that the simple-minded old business about their being merely children who are trying to get home to their Father is only a fairy tale for dull people to believe; but I wonder if a woman ever looked at her own dead without, in spite of herself, believing something about a child gone home. No doubt there's nothing reasonable about the yearning pity and tenderness that come up when we women think of a little child astray from home; but I don't believe the men could manage their world very well without it. So I don't want to judge anybody. I'm afraid I'd make a mess of it. But if anybody will offer me kindness I'll take it willingly. I feel I can't make a mess of that."

"Yes," said Katharine humbly under her breath; "you have grown stronger!" Under her breath she added, with a pang: "But I haven't."

(Continued on Page 64)

A MATTER OF SENTIMENT

By KENNETT HARRIS

ILLUSTRATED BY F. VAUX WILSON

Hiram Bostwick, Traveling Salesman, Dodged a Rolling, Cellar-Bound Flour Barrel With Surprising Agility

HIRAM BOSTWICK, traveling salesman, making nothing of his handicap of a well-filled suitcase, leaped nimbly over a succession of three sidewalk skids at short intervals, dodged a rolling, cellar-bound flour barrel with surprising agility, avoided a descending packing case by a détour between two drays into the greasy, granite-paved street, escaped annihilation at the bonnet of a passing auto by a bound that gave him a scant hair's breadth to spare, and made two leaps up four stone steps to the entrance of Metcalf & McCue's wholesale hardware store.

He was not an athletic figure, for all this activity—rather too much inclined to plumpness, a trifle too short for his breadth, having something of the contour of a rubber ball, as well as its resilience. Add to this description a fine, fresh complexion, twinkling gray-blue eyes, a mustache of uncompromising red, clipped closely and squarely over a wide mouth that smiled readily and willingly, and you will have an idea of him. He was well groomed, nattily dressed, and habitually wore his hat on the back of his head.

A half-grown lad was languidly applying a broom before the door. Hiram laid a hand on his shoulder and spun him round, whereupon the boy broke into a delighted grin of recognition. "Hello, Chimmie!" said the salesman cordially. "Hard at it, as usual. That's the eye, son. I got my start that way. Hello, Ed!"

He shook hands with a pale clerk, who brightened noticeably at the sight of him, and turned from the clerk to greet a withered and spectacled ancient in an alpaca coat, who made a grimace that was clearly one of welcome. "You're looking like a three-year-old," said Hiram. "I bet you've quit smoking cigarettes and here's my girl!"

A middle-aged and somewhat angular lady in a prim shirtwaist rose from her seat before a typewriter and advanced, tittering, to the mahogany barrier across which Hiram had extended his hand.

"Sweet as a pink!" he went on, with a hearty agitation of her slim fingers. "Honest, Hattie, I don't see how they keep you. You wait until I get my divorce."

"I am waiting," returned Miss Hattie laughingly. "It's a long while to look forward to, though. You are looking fine, Mr. Bostwick."

"I'm a looker, all right," Hiram confessed. "What's the use of my denying it or pretending it's just my winning ways? Sam in his office, Hattie?"

"I guess so," replied the stenographer, and the salesman proceeded on his radiant way, pausing to exchange a jovial word or two with other members of the office force, and finally, and without the formality of a knock, entering a private office at the end of the passage where a wearied-looking elderly man, with a rumpled shock of grizzled hair, was humped over a desk covered by a litter of papers.

"He hasn't stirred an inch since I left him three weeks ago," remarked Hiram in a loud stage aside.

Mr. Samuel McCue, active member of the firm, wheeled round in his chair and then got out of it with some precipitation, shook the intruder's hand and led him to a seat. As he did so his face brightened in much the same way that the pale clerk's had.

"Well, Hi," he said, "you cleaned them up, didn't you? Good boy!"

"Didn't I?" chuckled Mr. Bostwick. "Well, I guess it wasn't such a rotten trip—eh? Not for the time of year and the territory, perhaps! Perchance not, Roderigo!"

"Great work!" commended his employer, opening a drawer and producing a box of cigars. "Have one." He took one himself. "I'd have been willing to bet you'd have got skunked in Odell. I thought it was foolishness for you to try to make the town. You remember I wrote you. And that Jennings order! How did you land him, for Heaven's sake?"

"Simplest thing in the world," replied Hiram with a grin. "I showed him the goods and convinced him that he needed them in his business. Once you do that to a man and it's more than even chances that you make a sale. I'm thinking of taking out a patent on the idea. What did you think when you got the glad tidings?"

"I didn't think," said Mr. McCue. "It was too sudden. I don't want to discourage you, Hi, but you want to remember that my heart isn't strong, and when you make a killing like that it might be as well to break the news gently—in ten-gross lots, say."

Mr. Bostwick hooked a thumb in the armhole of his waistcoat and beamed and glowed.

"I'll try to keep that in mind," he said. "You don't have to worry any more about those eggbeaters, either."

"Thank Heaven!" ejaculated the boss gratefully. "That line was the worst sticker I've had in ten years. I don't know why."

"Nobody ever demonstrated them right before!" exclaimed Hiram. "I took a couple of eggs from the guaranteed basket and made old Searles own up that they were the smoothest beat he'd ever tasted. What I put in with the eggs was pretty smooth too. Maybe that helped. I wouldn't say that my work was at all to the number-two emery, because I hate to knock."

"I don't like to make a modest man blush, so I won't say just how glossy a proposition I think you are, Hiram," said McCue. "If you do as well next trip ——"

"Yes?" queried Mr. Bostwick, leaning forward expectantly.

"I shall be tickled to death," declared McCue.

Hiram's face became unusually serious. "H'm!" he remarked, and blew four successive rings of smoke.

"Sam," he said after a moment's silence, "I want to talk to you. I guess you know what it's about."

"I guess I do," McCue admitted ruefully. "I'm afraid it's no good, though, Hi. You know the shape we're in and you know how business is. I'd strain a point and more than a point for you, and if you'll be patient a while longer I think we'll be able to fix things to your satisfaction, but right now ——" He shook his head and left the sentence unfinished.

"See here!" said Hiram. "I'll leave it to you. Ain't I been patient?"

"I certainly think you have," conceded McCue.

"And if you talk about business, who's the best business getter you've got?"

"You are," McCue replied readily.

"Am I worth any more than I'm drawing down?" asked Hiram.

"A good deal more, but ——"

"Let's leave it there, Sam," interrupted the salesman. "I've waited, and I haven't grouched about it either. I've brought in the orders every time. I ain't getting what I ought to get—near. What's the answer?"

"I suppose you'll quit us and go over to Ryder's," sighed McCue. "I don't blame you, Hi. You've been

with us a good while and there hasn't been any time that you haven't been worth more than you were getting. We've tried to treat you right at that."

"Sure!" said Hiram emphatically. "You've treated me like a prince. I own up to that, and if it was only a question of a thousand I'd stick, but, Sam, I can do two thousand better tomorrow. Will you raise me the half of it?"

"Would you like to look at the books, Hi?" said McCue. "Well, if you did you'd see that it isn't a question of what I want to do; it's what I can afford to do. If we were in a bigger way we could do better—if we were a concern like Ryder's for instance. We're growing, of course, but it's the growing kids cost the most to keep; so there you are. And look at the Southern territory! Have you talked it over with Nettie yet?"

"Yes," replied Hiram, getting up, "and I'll talk it over with her again. I'll tell you she's some conversationalist, but I don't think she can talk two thousand dollars' worth. One thing—don't get it into your head that I'd go to Ryder's or anybody else that's bucking you. Well, so-long, Sam! I'll let you know sure tomorrow."

. . . . . .

Mrs. Bostwick welcomed her husband to the tiny but complete little Ellis Avenue apartment with all the joyful warmth a traveling man has a right to expect—and that is considerably more than the average husband of daily homecoming habit has any idea of, unless his recollection of the honeymoon period is uncommonly vivid. She was a large lady with an exceptional figure for clothes and with dreamy dark eyes; a fancy dresser and a plain speaker.

"So you want to know what I think?" she asked.

They were in a cozy corner of the dining room of the building café, at the well-known orange-ice stage of their evening repast. She was attired in adhesive rose silk voile under black chiffon, with a spangled scarf flashing across her shapely shoulders. He was brave in blue serge, with a relief of snow-white waistcoat. Two parquet tickets for the Illinois showed a margin of pink above a pocket edge.

"Go to it, little one," said he.

"You're a fool," said she.

Hiram lit a banquet-sized cigarette and looked offended.

"I'd a good deal rather you called me a liar, kid," he said reproachfully.

"You're foolish anyway," she amended.

"That's better," said her husband. "I'm foolish all right—like a fox—just crazy enough to want what's coming to me. I'm so dippy that when anybody tries to hand me a couple of thousand I feel a mad impulse to reach out and grab it."

"When I was a young one I grabbed a bumblebee—and got stung," observed the lady. "You're doing well enough and Sam McCue is as square as half a brick. I used to think you were."

"When was that?" asked Hiram, with attempted lightness.

"Before you wanted to leave him in a hole, because there was good money in it for you," replied Mrs. Bostwick frankly. "Forget it, Hi! Forget it!"

An obstinate look came over Hiram's face.

"That's the way a woman argues," he complained. "First, I'm as nutty as a twenty-cent sundae, and then I'm a skate. That's all right, Nettie, but I ain't a cheap one—and this isn't a question of sentiment. It's business, and I'm a business man right from the word go and all the way to the tape. Sam knows that and he didn't tell

"Is My Name Dennis or Is It Bosco?"

me I wasn't square with him. Business is business, and sentiment and business don't mix. That's what you girls don't understand."

"And a mule-headed man is mule-headed, and there's no use saying anything in the hope of changing his mule mind," sighed Mrs. Bostwick. She dabbled her bediamonded fingers in the beaten-brass bowl with elaborate carelessness and an eyelash-veiled noting of the effect on the people at the adjoining table. "Well, let's make a start. I want to hear the overture."

"You'll feel different about it when you get a nice little electric in your stocking at Christmas," said Hiram as he pushed his chair back.

. . . . . .

It was a warm day in Edgehill, Indiana, population twelve thousand—a day to take the tuck out of almost anybody. It had been warm in the train, also dusty. No oil had been cast upon the troubled single track and most of the passengers on Thirty-six were in a state of grime, streaked by perspiration, their nervous irritability only slightly tempered by ice water. Hiram Bostwick, however, descended from the car to the cinder-packed platform as fresh, as cool looking, as smiling and as properly creased as when he had entered it hours before. That the tuck was still in him was evident by the brisk and direct way in which he superintended the draying of his sample cases and afterward walked up the street to the red-brick architectural compromise between a county jail and a district schoolhouse that was dignified by the name of St. Regis. There he decorated the register in characters that might have been considered obtrusive in marking a crate of cabbages:

H. Bostwick, Pomona Fruit Products, Chicago

Within an hour Mr. Bostwick had sworn a lifelong friendship with the landlord, had won the unswerving loyalty and devotion of the porter and bellboy, was on terms of intimacy approaching affection with the two young ladies in the dining room, and had inspired the landlady with sentiments of blameless admiration and almost maternal solicitude. He always made a point of doing this. Loaded with paystreak information from the various minds that he had, in a manner of speaking, worked, he sallied forth, buoyant and breezy, and with the confidence of absolute certainty to extend the benign influences of Pomona to the benzoate-burdened, coaltar-permeated inhabitants of Edgehill through their properly constituted centers of distribution.

Mrs. Bostwick had scouted the idea of Pomona.

"What do you know about food products?" she had asked.

"We'll eat out tonight and I'll show you," Hiram had answered.

Sam McCue had remonstrated disinterestedly, having accepted Hiram's ultimatum with mournful philosophy.

"Why go out of your line, Hi?" he had questioned. "Groceries ain't hardware, you know."

"Sure thing!" Hiram had replied. "Gum boots aren't tallow candles and there's considerable difference between typewriters and plumbing supplies. I never claimed that Grand Rapids furniture was the same as plug tobacco; but a number-one salesman can sell anything from a tomcat to a hookworm specific. What do I know? Just watch me!"

What did he know? He knew that Pomona coffee came from the humblest tin-spouted pot clear as the crystal rills that gush from the rockribbed wellsprings of the everlasting hills, fragrant as aromatic Araby, soothing as the cologne-dampened touch of a loved hand upon a fevered brow, yet stimulating, titillating to the most jaded palate, revivifying, restoring. It was coffee! Pomona fruits? Pure as the snow drifted by sterile zephyrs on cloud-capped pinnacles of Alps untrod, unadulterated as the gall of would-be competitors, luscious as the nectarines of Eden before the curse, with the flavor of sun and soil sublimated by Nature's subtle alchemy. A spoonful of the honey and you dreamed straightway of fields of waving buckwheat blossoms sonorous with the drone of drowsy bees, of stretches of white and purple-red clover, and cottage gardens abloom with the hundred flowers that you love. Sardines? Spinach? Sugar corn? Chipped beef? What did he know about them? Well, if you had been an Edgehill grocer on that sultry afternoon Hiram Bostwick would have told you—if not in this exact language, in words to the same effect.

And Success tagged right along after him, her left arm looped from wrist to elbow with garlands of laurel and oak leaves, wherewith she crowned each effort he made. It is not to be assumed that the heat had destroyed the power of resistance in Edgehill's grocerymen. Many of them were what are technically termed tough propositions, but the tougher they were, the higher the salesman's faculties leaped to meet their objections, the more alert he became to discover the crevices in their armor of defense. With some of his prospective customers he was genial and familiar, with others at once respectful and dignified; others again found him brusk and business-like—good-humoredly bullying, or suave and argumentative.

He was dogmatic, deferential, jocular, serious, persuasive and almost indifferent in turn, but there was one thing apparent whatever manner of man he addressed: a tremendous earnestness—an absolute sincerity founded on belief—that commanded attention and interest.

Late that evening he sat alone in the dingy writing room, his coat off and a handkerchief tucked between his collar and his neck. A fat order book lay before him leaf after leaf of which he filled with a swiftly gliding pencil, chuckling every time he tore out a duplicate. Presently he gathered up the loose sheets, checked them off and put them into a large-sized envelope with the letter he had already written.

Then he put his feet on the desk and addressed the framed and glazed city directory of livery stables, undertakers and real-estate agents.

"Is my name Dennis or is it Bosco?" he asked the directory with a complacent smile.

"I guess I'm poor," he went on after a pause. "Rotten!"

"They'll wire me to come in tomorrow, I suppose," was his next observation. "Too bad! All I'm fit for is a tray of shoelaces and leadpencils—what? Collar buttons is my line. I can't sell groceries for sour apples. Fierce, isn't it?"

He removed his feet from the desk, still smiling, and, taking a telegraph blank from his writing case, addressed it to Wasserman & Huglitter, River Street, Chicago. The body of the message was concise:

"How's that for Hi? Palatine next stop."

"He Hasn't Stirred an Inch Since I Left Him Three Weeks Ago"

Then he sought out the telegraph office and sent off the message, mailing his orders at the same time. "They'll get the orders first," he reasoned wisely.

. . . . . .

At Palatine Mr. Bostwick went to the telegraph office as soon as he got off the train and inquired for a message. The operator informed him that there was none.

"Guess again, little brother," said Hiram confidently. "B-o-s-t, Bost, w-i-c-k, wick—Bostwick. It's a name that no shame has ever been connected with. Bostwick, that's me."

"Nothing doing," announced the operator after a search.

Hiram stared.

"Well, wouldn't that —— If it comes any time today rush it over to the Occidental—will you? I'd like to get it."

"Sure," said the operator. "I'll smoke this after while."

Hiram was a little thoughtful for a few minutes, but he shook off the slight feeling of depression that had fallen upon him and proceeded to business. Palatine was a smaller and poorer town than Edgehill, but what there was there he got, and his feeling of satisfaction was no less at the close of his day's work than it had been the evening preceding. The congratulatory message from the firm had not yet arrived, but he sent them ten words, with a light heart:

"The Bostwick vacuum cleaner still working. Will make Roxburgh next."

. . . . . .

Roxburgh exhausted, he advised Wasserman's that the column of smoke they might have observed on the horizon was his; but, as there had been no responsive "Oh, you Hiram!" from the firm, he had merely incorporated this in his letter, which he signed "Your busy little B." He Sundayed in Fort Wayne, where he had spent the Saturday, with a consciousness of work superlatively well done, and there he received his first letter from the firm. He opened it with eager fingers and an anticipatory grin. "Here's the first cabful of floral offerings," he muttered. Then he read:

MR. H. BOSTWICK.

Dear Sir: Yours of the eighteenth, nineteenth and twentieth instants received and contents noted. Order Number 4473, J. Grosenbeck, cannot be shipped before the last of next week. We suggest that you consult the house in future before making promises regarding shipments that are out of the ordinary. The credit department advises us that the Simmons & Smith order, Number 4491, is larger than the rating of S. & S. would warrant. We shall fill it, but we must ask you to exercise caution and not to oversell. We find West Arden is omitted on your route. Please make it after Purcell.

Yours truly,
WASSERMAN & HUGLITTER.
Per K.

"What do you know about that!" ejaculated Hiram.

He reread the letter with knitted brows: "'Eighteenth'—then they got the orders sure, and they never got a batch like that before and I know it. But —— Say, wouldn't that get your goat!"

He crumpled the letter and, thrusting it into his pocket, walked over to the newsstand to learn the life story of the blond young woman who there presided. Having dispelled a certain quantity of gloom by this distraction he purchased a periodical devoted to stories of moving incident by flood and field, and passed the rest of the morning in a murder, marlinespike and mystery debauch. At dinner he met a congenial stove-selling soul from Birmingham, Alabama, and listened with beautiful patience to half an hour's vainglorious boasting before devoting a couple of hours to the bare and unvarnished relation of a few stupendous facts in connection with his own trip. When the stove man expressed incredulity Hiram produced his order book and felt his spirit expand to normal in the glow of his companion's admiration.

"And I'm just getting limbered up, at that," said Hiram. "I won't do a thing to 'em next week."

With this laudable purpose firmly in mind he descended to Muncie by way of Centerville, Brainard and Warrensville, an overwhelming, irresistible cause of a still more overwhelming effect of Pomona products to follow in due course. From Muncie northward and westward went he, scoring heavily at Purcell, surprising himself at West Arden, and making his record day at Plymouth, the last stop on his itinerary. But he had sent no more exulting telegrams. The lack of responsiveness on the part of the firm had discouraged and puzzled him.

"But I'll bet they're tickled to death," he told himself. "If they don't have the band out and the windows draped with bunting when I get in I'll be surprised."

. . . . . .

There were, however, no banners on the outward walls of Wasserman & Huglitter's when Hiram got in. No band blared welcome, no red carpet stretched to save his highly polished tan shoes from the defilement of the sidewalk. Nor were the members of the firm awaiting him on the threshold with an address engrossed on vellum. Mr. Bostwick did not mind that so much, but he did resent the boy who barred his progress through the little anteroom to Mr. Wasserman's office.

"He's busy," said the boy forbiddingly.

"Sure!" agreed Hiram. "I've been giving him a lot of work to do. Well, call the corporal of the guard, Bud."

"Huh?"

"Tell Mr. Wasserman I'm here and he can take a little rest. Mr. Bostwick, me lad—for it is indeed our hero. You get me?"

"What's yer bisnis?" demanded the youth.

Hiram took him by the arm and put him gently but firmly aside and opened the door to be transfixed by the glacial glare of a cadaverous gentleman in a closely buttoned pepper-and-salt frock, who was evidently interrupted in his dictation to a subdued-looking stenographer.

"Well, boss," said Mr. Bostwick loudly and cheerfully, "I'm back."

The glare was continued, following the salesman's motions as he dragged a chair up to the desk.

"I see," said Mr. Wasserman with deadly calm. "Be seated." At the same time he pressed a buzzer button and the boy entered.

"What are you put outside that door for?" demanded Mr. Wasserman.

"Well, Boss," Said Mr. Bostwick Loudly and Cheerfully, "I'm Back"

"Jay, Wouldn't That Get Your Goat!"

"He shoved me out of his way and walked in," explained the office boy with a scared face.

"That's correct," Hiram said. "He didn't understand—that's all."

The head of the house waved the boy away and turned to his stenographer. "I'll be disengaged in a minute or two," he told Hiram. . . . "'concerning which we wrote you'" . . .

"Don't let me interrupt you," said the salesman affably.

"I hardly see how I'm able to prevent it," said Mr. Wasserman coldly. . . . "'wrote you June last. We can see no reason to alter the decision we then made and regret that you should have troubled yourself to repeat the request.' That's all, I think. Get those off. Now Mr er Bostwick?"

He faced Hiram, who sat with a neatly stockinged ankle across a plump knee, his hat pushed back a trifle more than usual and a cigar in his smiling mouth.

"I looked in to talk over the trip," said Hiram easily.

"You'll excuse me, but Mr. Kingsbury, the sales manager, is the prop ——"

"I know," interrupted Hiram, "but I thought you might have some kick you'd like to make personally. Do you know what the insignificant total of my sales is, Mr. Wasserman?"

"I understand that your trip has been successful," replied Mr. Wasserman austerely. "We expected it to be so. We are not paying large salaries to incompetent men. Such telegrams as you sent from Edgehill ——"

"Yes?" Hiram broke in grinning.

"Seem to me to be superfluous," continued Mr. Wasserman. "But you must talk to Mr. Kingsbury. I shall be pleased to consider any matter with you that it is necessary for me to consider personally—at any time that I am not occupied with other matters; but now Mr. Kingsbury will give you every attention, I am sure."

"But what I've got to tell you is personal," persisted Hiram. Mr. Wasserman simply raised his eyebrows. "I want to tell you politely just to go to blazes!

"I doubt whether it will warm you up," he went on, crimson to his collar rim, "but you can go there and take your piffling Pomona products and your Mr. Kingsbury and your office boy and your credit department and your whole blame morgue with you. I'll make you a present of the two weeks' work, and if you want to sue me on my contract go right ahead. Excuse me for butting in. Good day!"

His whole outraged soul in a tumult of resentment, he walked out of the office.

Fifteen minutes later Sam McCue, of Metcalf & McCue, worn and worried-looking as usual, was surprised by a sudden slap on the shoulders that he was humping over his littered desk. Looking up he saw Hiram standing beside him, carefree, confident and cordial as ever.

"Well, Hi."

"Well, Sam."

They shook hands and McCue mechanically opened his desk drawer and produced the box of cigars.

"How have they been coming?" he asked.

"In 1913 limousines," replied Hiram expansively. "Electric lights; bouquet—yes, the bouquet holders were there too, all right. Went through Indiana like a prairie fire! Burned 'em up! Nothing to it! Sam, look at that!"

He produced a typewritten slip. It contained names and amounts with a total. McCue sighed as he handed it back.

"There ain't no such an animal!" he said.

"But you wouldn't bet a five-dollar note on it," Hiram chuckled. "I won't say it was easy, though. I certainly didn't loaf on the job. But, honest, how was that for a first trip?"

"You're a wonder!" confessed McCue. "Now go on and rub it in."

"Sam," said Hiram suddenly and earnestly, "can I have my old job back at the same figure?"

That evening Mr. and Mrs. Bostwick sat together at dinner in the building café.

"You're out two weeks' pay and you've got an elegant prospect for a damage suit," said the lady. "It was awfully kind of Mr. McCue to take you back. I wouldn't have done it. You needn't laugh. What have you gained, Mr. Smarty?"

"Well, I have learned something, and there didn't seem to be much more for me to learn. The last time I was here I told you that sentiment didn't cut any ice in business. Well, what was it you called me just now?"

"You know," she answered.

"Little one," said Hiram, "I've got to hand it to you once in a while. You were dead-everlasting right!"

His Majesty Bunker Bean

By Harry Leon Wilson

ILLUSTRATED BY F. R. GRUGER

"Say, I Want to Borrow Nineteen Thousand Eleven Hundred and Eighty-nine Dollars and Thirty-seven Cents Until the Nineteenth at Seven Minutes to Eleven"

XI

BACK in the lofty office that Saturday morning Bean sat under the eye of Breede, in outward seeming a neat and efficient amanuensis. In truth he was pluming himself as a libertine of rare endowments. He openly and shamelessly wished he had kissed the Flapper again. When the next opportunity came she wouldn't get off so lightly, he could tell her that. It was base, but it was thrilling. He would abandon himself. He would take her hand and hold it the very first time they were alone together. Well might she be afraid of him, as she had confessed herself to be. She little knew!

It was, though, pretty light conduct on her part. It was possible that he would not see her again. Perhaps a baggage like that would already have forgotten him; would have treated the thing as trivial, an incident to laugh about, even to regale her intimates with. Probably he had done nothing more than make a fool of himself as usual. Votes for women, indeed! He thought they should first learn how to behave properly with young men who weren't expecting things of that sort.

"This 'mount'll then become 'vailable f'r purpose shortenin' line an' reducin' the heavy grades," dictated the unconscious father of the baggage.

"I kissed that smug-faced little brat of yours last night," wrote Bean immediately thereafter. He didn't care. He would put the thing down plainly, right under Breede's nose.

"With 'creased freight earnin's these 'provements may be 'spected t' pay f'r 'emselves," continued Breede.

"And I don't say I wouldn't do the same thing over again," Bean slipped in skillfully.

He winced to think he might some day have a daughter of his own that would carry on just so with young men who would be all right if they were only let alone. He found new comfort in the reflection that his first-born would be a boy—to grow up and become the idol of a nation.

But a little later he was again thinking of her as Chubbins, wishing he had called her that, wishing she had stayed longer out in the scented night, recalling the wonderful smoothness of her yielding cheek! Her little tricks of voice and manner came back to him, her quick little patting of Grandma's back at unexpected moments, the tilting of her head like a listening bird, that inexplicable look as her eyes enveloped him, a tiny scar at her temple, mark of an early fall from her pony.

He became sentimental to a maudlin degree. She would go on in her shallow way of life, smashing windows, voting, leading perfectly decent young men to do things they never meant to do; but he, the tender, the true, the ever earnest, he would not recover from the wound that frail one had so carelessly inflicted. He would be a changed man, with hair prematurely graying at the temples, like Gordon Dane's, hiding his scar under a mask of light cynicism to all but persons of superior insight. The heartless quip, the mad jest on his lips! And years afterward a deeply serious and very beautiful woman would divine his sorrow and win him back to his true self.

The wedding! The drive from the church! The carriage is halted by a street crowd. A stalwart policeman appears. He has just arrested two women—confirmed window-smashers—Grandma the Demon and the Flapper. The Flapper gives him one long look, then bows her head. She sees all the nobility she has missed. Serve her right too!

Noon came and he was nearly ready to leave the office. He was still the changed man of quip and jest. Desperately he jested with old Metzerger, who was regretfully, it seemed, relinquishing his adored ledgers from Saturday noon until Monday morning. "Say, I want to borrow nineteen thousand eleven hundred and eighty-nine dollars and thirty-seven cents until the nineteenth at seven minutes to eleven."

Old Metzerger repeated the numbers accurately. He looked wistful, but he knew it was a jest.

"Telephone for Boston Bean!" cried an office boy, dryly affecting to be unconscious of his wit.

He rushed nervously for the booth. No one in the great city had ever before found occasion to telephone him. He thought of Professor Balthasar. Balthasar would warn him to fly at once; that all was discovered. He held the receiver to his ear and managed a husky "Hello!"

At first there were many voices, mostly indignant: "I want the manager!" . . . "Get off the line!" . . . "A hundred and nine and three-quarters!" . . . "That you, Howard? Say, this is ——" . . . "Get—off—that—line!" . . . "Or I'll know the reason why before tomorrow night," and then from bedlam pealed the voice of the Flapper, silencing these evil spirits.

"Hello! Hello! This line makes me perfectly furious. Tomorrow about three o'clock you're to give us tea and things, some nice place—granny and me. Be along in the car. I remember the number. Be there. Goodby!"

There was the rattle of a receiver being hung up. But he stood there, not believing it—tea and car and be there! The receiver rattled again.

"You knew who I was, didn't you?"

"Yes, right away," muttered Bean. Then he brightened. "I knew your voice the moment I heard it." The madness was upon him and he soared. "You're Chubbins!" He waited.

"Cut out the Chubbins stuff, Bill, and get off there!" directed a coarse masculine voice from the unseen wire world.

He got off there with all possible quickness. His first thought was that she probably had not heard the magnificent piece of daring. It was too bad. Probably he never could do it again. Then he turned and discovered that he had left the door of the telephone booth ajar. Chubbins might not have heard him, but Bulger surely had.

"Well, well, well!" declaimed Bulger in his best manner. "Look whom we have with us here tonight! Old Mr. George W. Fox Bean, keeping it all under his hat. Chubbins, eh? Some name that! Don't tell me that you thought it up all by yourself, you word painter! Miss Chubbsy Chubbins! Where's she work?"

Bean saw release.

"Little manicure party," he confessed; "certain shop not far from here. Think I'm going to put you wise?"

Bulger was pleased at the implication.

"Ain't got a friend, has she?"

"No," said Bean; "never did have one. Some class too," he added with a leer that won Bulger's complete respect. He breathed freely again and was humming Love Me and the World is Mine as they separated.

But when he was alone the song died. The thing was getting serious. And she was so assured—telling him to be there, as if she were Breede himself! How did she know he had time for all that tea and grandma nonsense? Suppose he had had another engagement. She hadn't given him time to say. Hadn't asked him; just told him. Well, it showed one thing. It showed that Bunker Bean could bring women to his feet.

His afternoon recreation, there being no baseball, was to lead Nap triumphantly through Central Park to be seen of an envious throng. He affected a lordly unconsciousness of the homage Nap received. He left adoring women in his wake and covetous men; and children demanded bluntly if he would sell that dog, or, if he wouldn't sell him, would he give him away, because they wanted him.

Surfeited with this easily won attention, he sat by the driveway to watch the endless parade of carriage folk. His eye was for the women in those shining equipages. Young or old, they were to him newly exciting. His attitude was the rather scornful one of a conqueror whose victories have cost him too little. They had been mysteries to him; but now, all in a day, he understood women. They were vulnerable things and men were their masters. Votes, indeed!

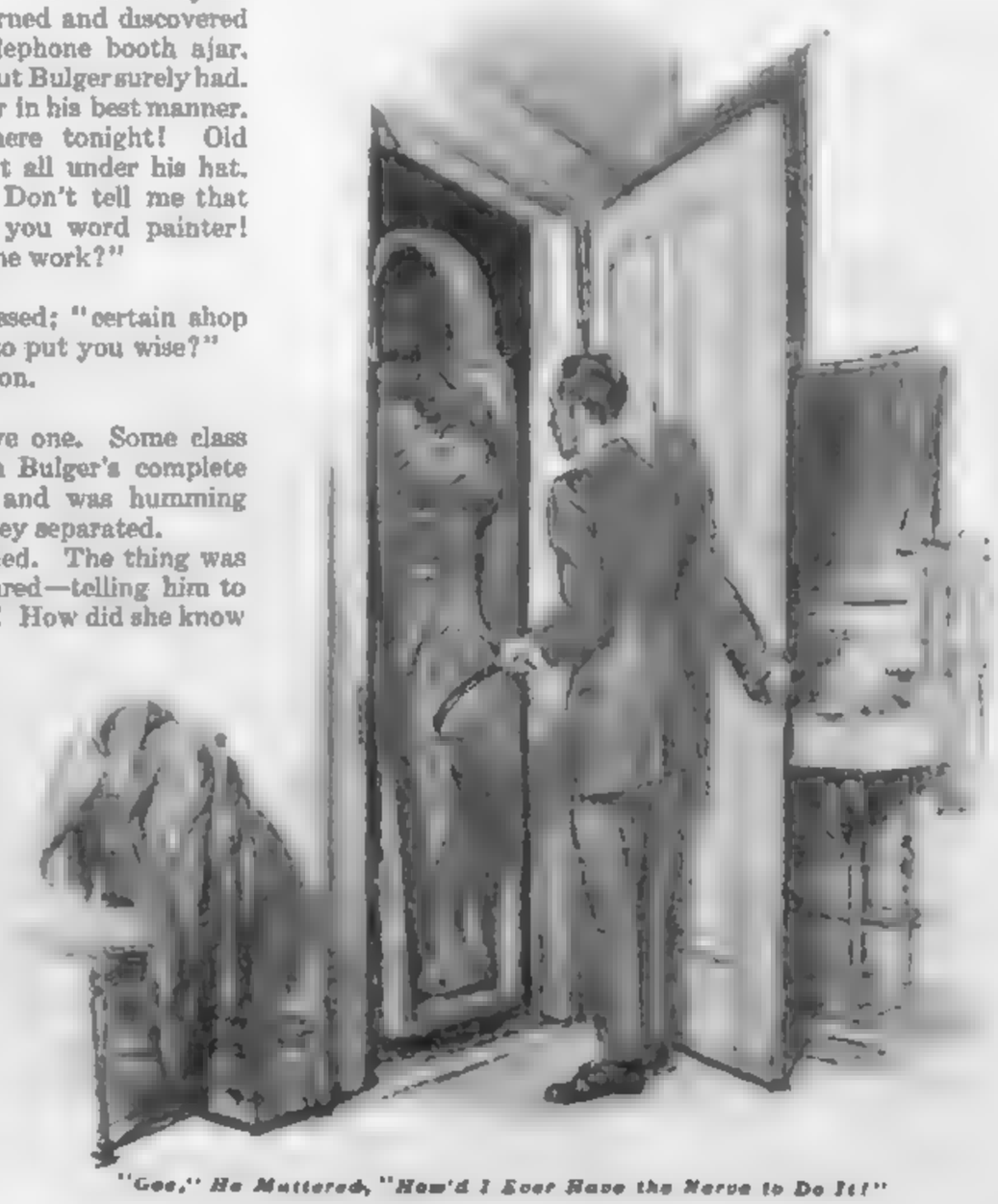
His own power over them was abundantly proved. Any of them passing heedlessly there would, under the right conditions, confess it. Let him be called to their notice and they'd be following him round, forgetting plighted vows, getting him into places screened with vines and letting themselves be led on, telephoning him to give them and grandma tea and things of a Sunday in some nice place, hanging on his words. Of course it had always been that way, only he had never known it. Looking back over his barren past, he surveyed minor incidents with new eyes. There was that girl with the pretty hair in the business college, who always smiled in the quick, confidential way at him. Maybe she wouldn't have been a talker!

And how far was this present affair going? Pretty far already—clandestine meetings and that sort of thing. Still he couldn't help being a man, could he? And Tommy Hollins, poor dupe!

In the steam-heated apartment It had been locked in a closet, which in an upright position It fitted nicely. He did not open the door that night. He felt that he was venturing into ways that the wise and good king would not approve. He could not face the thing while guilt was in his heart. A woman had come between them.

. . . . . .

At three o'clock the next afternoon Bean lounged carelessly against the basement railing of the steam-heated apartment. With Nap on a leash he was keenly aware that he was "some class." He was arrayed in the new suit of a quiet check. The cravat with the red stripe shimmered in the sunlight. He had a new straw hat with a colored band, bought the day before at a shop advertising "Snappy Togs for Dressy Men." He lightly twirled a yellow stick and carried yellow gloves in one hand. He was almost the advanced dresser, dignified but unquestionably a bit different. He seemed to be one who had



"Gee," He Muttered, "How'd I Ever Have the Nerve to Do It!"

tamed the world to his ends. Though he stood erect, expanded his chest and drew in his waist, as instinctively do all those who wear America's greatest eighteen-dollar suit, he was nevertheless wondering with a lively apprehension just what was going to be done with him. This sort of "affairs" was making him uncomfortable.

Taking Nap along, he somehow felt, was a wise precaution. He didn't know what mad thing you might expect of Grandma the Demon, but surely nothing very discreditable could occur in the presence of that innocent dog. And he would play the waiting game—make 'em show their hands.

At twenty minutes after three he wondered if he mightn't reasonably disappear. He would walk in the park and say afterward—if there should be an afterward—that he had given them up. An easy way out. He would do it. Twenty minutes more passed and he still meant to do it, knowing he wouldn't.

Then came the blare of a motor horn and Breede's biggest and blackest car descended upon him, stopping neatly at the curb. Bean retained his calm, nonchalantly doffing the new straw hat.

"Just strolling off," he said; "given you up."

"Pops wanted to come," explained the Flapper. "I had a perfectly annoying time not letting him. What a darling child of a dog! Does he want to? Well, he shall!"

And Nap did at once. He seemed in the Flapper to be greeting an old friend. He interrogated his lawful owner from the Flapper's embrace, then reached up to implant a moist salute upon the ear of Grandma, who at once removed herself from his immediate presence.

"Sit there yourself," she commanded Bean. And Bean sat there beside the Flapper with Nap between them. The car moved gently on under the gaze of the impressed Cassidy, who had clattered up the iron stairway. Cassidy's gaze seemed to say: "All right, me lad; but you want t' look out f'r that sort. I know th' kind well!"

The car was moving swiftly now, heading for the north and the open.

"They cut us off yesterday," said the Flapper. "I know I shall simply make a lot of trouble for that operator some day."

He wondered if she had heard that mad "Chubbins!" But now the Flapper smiled upon him with a wondrous content, and he could say nothing. Instead of talking he stroked the head of Nap, who was panting with the excitement of this celestial adventure.

"I like you in that," confided the Flapper with an approving glance. He wondered if she meant the hat, the cravat, or America's very best suit for the money.

"I like you in that," he retorted with equal vagueness, at last stung to speech.

"Oh, this!" explained the Flapper in pleased deprecation. "It's just a little old rag. What's his darling name?"

"Eh? Name? Napoleon, Man and —— I mean Napoleon. I call him Nap," he said shortly, feeling himself in chameleonlike sympathy with the cravat.

Grandma, on the seat in front of them, stared silently ahead, but there was something ominous in her rigidity. She had the air of a captor.

Once when his hand was on Nap the Flapper brazenly patted it. He pretended not to notice.

"Everything's all right," she said.

"Of course," he answered—believing, nevertheless, that everything was all wrong.

They had come swiftly to the country, and now swept along a wide highway that narrowed in perspective far and straight ahead of them. He watched the road, grateful for the slight hypnotic effect of its lines running toward him. He must play the waiting game.

"Here's the inn," said the Flapper. They turned into a big green yard and drew up at the steps of a rambling old house begirt with wide piazzas on which tables were set. This would be the nice place where he was to give them tea and things. They descended from the car, and he was aware that they pleasantly drew the attention of many people who were already there having tea and things—the big car, and Grandma, and the Flapper in her little old rag, and Nap still panting ecstatically and, not least, himself, in dignified and a little bit different apparel, lightly grasping the yellow stick and the quite as yellow gloves. It was horribly open and conspicuous, he felt. Still, getting out of a car like that—and the Flapper's little old rag was something that had to be looked at—he was drunk with it. Following a waiter to a table he felt that the floor was not meeting his feet.

They were seated! The shocking affair was on. The waiter inclined a deferential ear to the gentleman from the large and costly car.

"Tea and things," said the gentleman, with a very bored manner indeed, and turned to rebuke the rare and costly dog with harsh words for his excessive emotion at the prospect of food.

The waiter manifested delight at the command; one could not help seeing that he considered it precisely the right one. He moved importantly off. The three regarded each other a moment. Bean played the waiting game. The Flapper played her ancient game of looking at him in that curious way. Grandma looked at them both; then meaningly at Bean. She spoke:

"I'll say very frankly that I wouldn't marry you."

He blinked, then he pretended to search with his eyes for their vanished waiter; but it was no good. He had to face the Demon, helpless.

"But that's nothing to your discredit; and it isn't a question of me," she added dispassionately.

His inner voice chanted: "Play the waiting game; play the waiting game."

"Every woman with a head on her knows what she wants when she sees it. And nowadays, thanks to the efforts of a few noble leaders of our sex, she has the right and the courage to take it. I haven't wasted any time talking to her." She indicated the Flapper, who still fixed the implacable look on Bean. "If she doesn't know at nineteen she never would ——"

"We've settled all that," said the Flapper loftily. "Haven't we?"

Bean nodded. All at once that look of the Flapper's began to be intelligible. He could almost read it.

"I suppose you expect me to talk a lot of that stuff about marriage being a serious business," continued the Demon evenly. "But I shan't. Marriage isn't half as serious as living alone is. It's what we were made for in my time, and your time isn't a bit different, young man."

She raised an argumentative finger toward him as if he had sought to contest this.

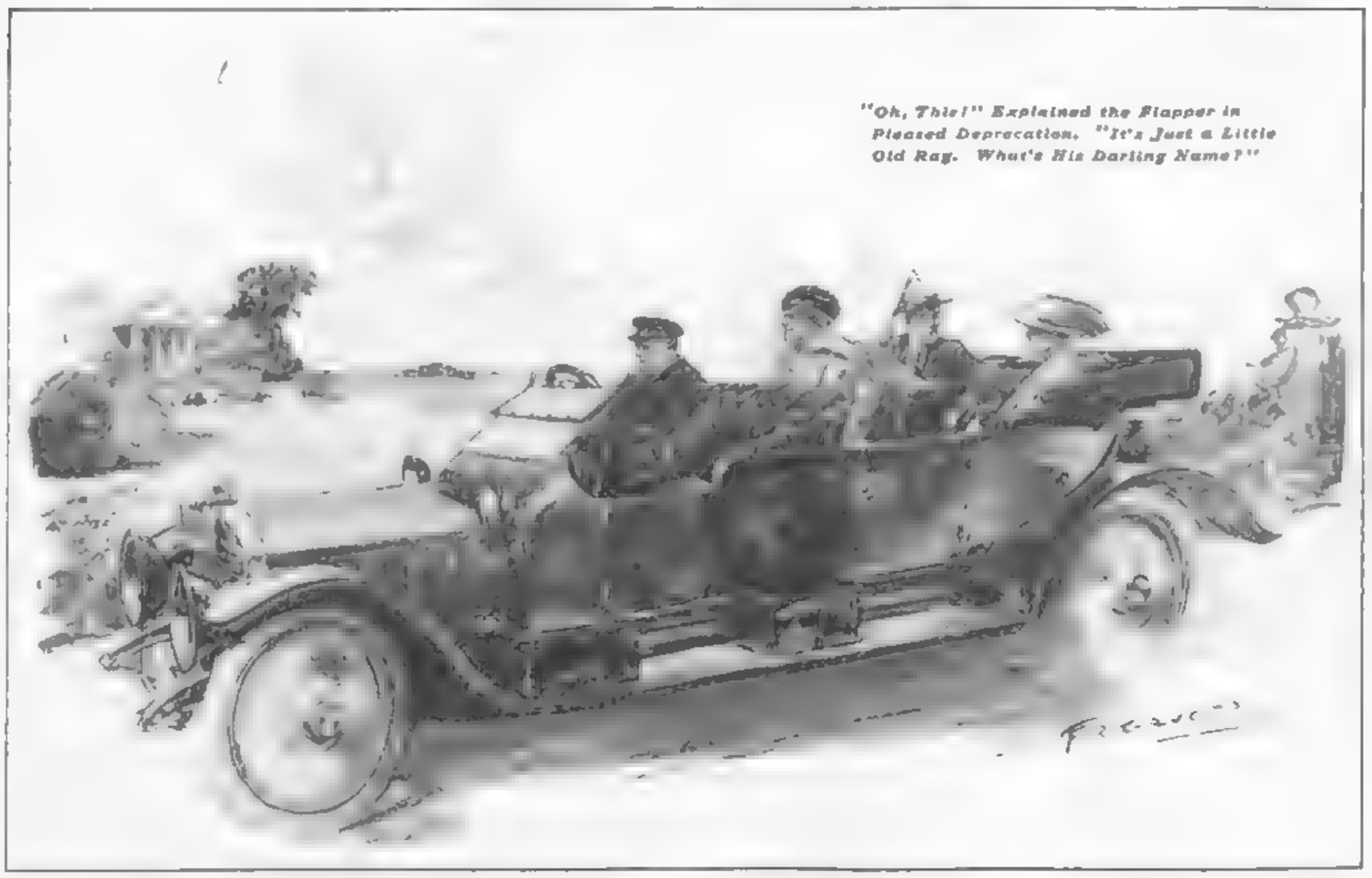
"I've always ——" he began weakly. But the Demon would have none of it.

"Oh, don't tell me what you've 'always'! I know well enough what you've 'always.' That isn't the point."

What did the woman think she was talking about? Couldn't he say a word to her without being snapped at?

"What is the point?" he ventured. It was still the waiting game, and it showed he wasn't afraid of her.

"The point is ——"



"Oh, This!" Explained the Flapper in Pleased Deprecation. "It's Just a Little Old Rag. What's His Darling Name?"

And in that instant Bean read the Flapper's look, the look she had puzzled him with from their first meeting. It was like finally understanding an oft-heard phrase in a foreign tongue. How luminous that look was now, the simple look of proud and assured and most determined ownership! It lay quietly on her face now as always. It was the look he must have bestowed on his shell the first time he saw it. Ownership!

"The point is," the Demon was saying terribly, "I don't believe in these long engagements."

He had once been persuaded, yielding out of spineless bravado, to descend the shaft of a mine in a huge bucket. The sensations of that plunge were now reproduced. He looked up to the far circle of light that ever diminished as he went down and down.

"I don't believe in them either," said the Flapper firmly. "They're perfectly no good."

"I never did believe in 'em," he heard himself saying; and added with firmness equal to the Flapper's: "Silly!" He was wondering if they would ever pull him to the surface again—if the rope would break.

"Just what I think," chanted the Flapper; "silly, and then some!"

"Then some!" repeated the male being in helpless, terrified corroboration.

"Won't he ever come?" queried the Demon. "Oh, here he is!"

The waiter was neatly removing tea and things from the tray. Bean recalled how on that other occasion he had fearfully believed the earth would close upon him, how hope revived as he was precariously drawn upward, and what a novel view the earth's fair surface presented when he again stood firmly upon it.

It was the waiter who raised him from this other abyss where he had been like to perish, the waiter and the things, including tea—plates, forks, napkins, cups and saucers, tea and hot water, jam, biscuit, toast. There was something particularly reassuring about that plate of nicely matched triangles of buttered toast. It spoke of a sane and orderly world where you were never taken off your feet.

"How many lumps?" demanded the pouring Flapper.

"Just as you like. I'm not fussy," he answered.

This was untrue. His preference in the matter was decided, but he could not remember what it was. Afterward he knew that he did not take sugar in his tea, but the Flapper had sweetened it with three lumps. Grandma again addressed him, engaging his difficult attention with a brandished fragment of toast.

"I can't imagine how you were ever mad enough to think of it," she said. "But you were, I give you credit for that; and just let me tell you that you've won a treasure. Of course I don't say you won't find her difficult now and then, but you mustn't be too overbearing. Give in a bit now and then; 'twon't hurt you. She's a will of her own as well as you have. Don't try to ride roughshod ——"

"Oh, we've settled all that," broke in the Flapper. "Haven't we?"

"We've settled all that," said Bean, grateful for the solid feel of a cup in his fingers.

"Don't be too domineering, that's all," warned the Demon. "She wouldn't put up with it."

"I understand all that," insisted Bean, resolutely seizing a fork for which he had no use. "I can look ahead!"

He began hurriedly to eat toast, hoping it would seem that he had more to say but was too hungry to say it.

"I know you," persisted the Demon. "Browbeating, bound to have your own way; and after all she's nothing but a child."

"I'll want him to have his own way," declared the child. "I'll see that he just perfectly gets it too!"

"Give and take—that's my motto," he muttered, wondering if more toast would choke him.

"Be a row back there, of course," said Grandma; "but Julia's going to marry off the other child after her own

heart, and it's only right for me to have a little say about this one. You're a better man than he is. You have a good situation and he's just a waster—couldn't buy his own cigarettes if he had to work for the money, say nothing of his gloves and ties. Born to riches, born to folly, say I. Still, Julia will fuss just about so much. Of course Jim ——"

"Oh, poor old Pops!" The Flapper gracefully destroyed him as a factor in the problem.

Bean was feeding toast to Nap, who didn't choke.

"She always has to come round, though, when the girl makes up her mind. I haven't had that child in my charge for nothing."

"I have a right to choose the ——" The Flapper broke her speech with tea. "I have the right!" she concluded defiantly.

Bean shuddered. He recalled the terrific remainder of that speech.

"I thought we'd better have this little talk," said Grandma, "and get everything understood."

"It's the only way to do," said Bean, wrinkling his forehead. "Have everything clear."

"I had it all perfectly planned out long ago," said the Flapper. "I don't want a large place."

"Lots of trouble," conceded Bean. "Something always coming up," he added knowingly.

"Nice yard," said the Flapper; "plenty of room for flowers and the tennis court, and I'll do the marketing when I motor in for you. They won't let me do it back there," she concluded with some acrimony; "and they get good and cheated and I'm perfectly glad of it. Eighteen cents a head for lettuce! I saw that very thing on a tag yesterday!"

"Rob you right and left," mumbled Bean. "All you can expect."

"Just leave it all to me," said the Flapper with four of her double nods. "They'll soon learn better."

"Hardly seems as if it could all be true," ventured Bean in a genial effort at sanity.

"It's just perfectly true and true," insisted the Flapper. "I knew it all the time." She placed the old relentless gaze upon him. He was hers.

"The beautiful, blind wants of youth!" said the Demon, who had been silent a long time for her. "I remember ——" But it seemed to come to nothing. She was silent again.

Bean paid the waiter.

"It was just as well to have this little talk," murmured Grandma as they arose.

The car throbbed before the steps. They were in and away. A reviving breeze swept them as the car gained speed. At least it partially revived one of them.

In the back seat Bean presently found a hand in his, but his own seemed no longer a part of him. He thought the serenity of the Flapper was remarkable. She seemed to feel that nothing had happened. There was something awful about that calm.

. . . . . .

The car stopped before the steam-heated apartment. There were but brief adieus before it went on. Cassidy sat at the head of his basement stairs with a Sunday paper. He was reading an article entitled My Secrets of Beauty, profusely illustrated.

"I wouldn't have one o' the things did ye give it t' me," said Cassidy—"runnin' inta telegraph poles an' trolley cairs."

"Couple of friends of mine; took me out for a little spin," said Bean, clutching his stick, his gloves, and Nap's leash.

He seemed to be still spinning.

In his own place he went quickly to Its closet, pulled open the door and shouted aloud:

"Well, what do you make of that?"

The sound of his own voice was startling as he caught the look of the serene Ramtah. He softly closed the door upon what his living self had been. He was too violent.

But he could not be cool all at once. He tossed hat, stick and gloves aside and paced the room.

Engaged to be married! That was all any one could make of it. All the agreeable iniquity had been extracted from the affair. It was fearsomely respectable. And it was deadly serious. How had he got into it—and yet he had always felt something ominous in that girl's look.

And there would be a row "back there." Julia would make the row. And Jim. They might think Jim wouldn't help in the row, but he knew better. Jim was old Jim Breede, who would of course take Bunker Bean's head off. He had been a fool all the time. In the car he had strained himself to the point of mentioning the Hollins boy. The Flapper had laughed unaffectedly. Tommy Hollins was a perfectly darling boy, a good sport and all that, but he couldn't be anything important to the Flapper if he were the perfectly last man on earth. How any one could ever have thought such rot was beyond the Flapper, for one.

And she didn't want a large place—flowers and a tennis court—and she'd do the marketing herself when she motored in for him, would she? Moreover, he was not to be brutally domineering. He was to curb that tendency in himself, at least now and then, and let her have an opinion or two of her own. She was nothing but a child, after all; he mustn't be harsh with her.

He was weak before it. Once more he opened the closet door, feeling the need for new strength. A long time he looked into the still face. He was still a king. Was it strange that a woman had fallen before him?

He reduced the event to its rudiments. He was the affianced husband of Breede's youngest daughter, who didn't believe in long engagements.

The thing was incredible, even as he faced Ramtah.

How had he ever done it?

"Gee," he muttered, "how'd I ever have the nerve to do it!"

Ramtah's sleeping face remained still. If the wise and good king knew the answer he gave no sign.

XII

"WHERE maintenance f'r both roadway an' 'quipment is clearly surcharged," Breede was exploding, "extent of excess of maintenance over normal 'quirements cannot be taken as present earnin' power, an' this'll haf t' be understood before nex' meetin' d'r'ectors."

"No need of you making any fuss," wrote Bean. "Let Julia do that. I'm as good a man as anybody if you come right down to it."

"These prior-lien bon's an' receiver's stiffcuts mus' natchally come ahead of firs'-mortgage bon's," continued Breede.

"Wouldn't care if she told you right now over that telephone," wrote Bean. "You wouldn't dare touch me, and you know it."

Later he wrote "Poor old Pops!" contemptuously, and put an evil sneer upon Breede's removed cuffs.

At the same time he wished that the Flapper and Grandma hadn't been so set against long engagements. And how long had they meant? One day, a week, a month? Would they have it done the next time they took him out in that car for tea and things? They were capable of it. Why couldn't they be reasonable and let things stay quiet for a while?

And how about that small place with flowers and a tennis court and a motor to go marketing in? Did they believe he was made of money? About all he could do was to provide a place big enough for a growing dog. And Breede, of course, would cast the girl off penniless, as they always did, telling her never to darken his doors again. And he'd have to find a new job. Breede wouldn't think of keeping on the scoundrel who had lured his child away.

Still, the Flapper's mind was set on an early marriage, and for this once, at least, he would let her have her own way. No good being brutal at the start. They would get along; scrimp and save; even move to Brooklyn maybe. He looked into the far years and saw his son, greatest of all left-handed pitchers, shutting out Pittsburgh without a single hit. A very aged couple in the grandstand tried to claim relationship with this pitching marvel, saying he was their grandson; but few of the yelling enthusiasts would credit it. One of the crowd would later question the phenomenon's father, who was none other than the owner of the home team, and he would say: "Oh, yes; quite true; but there has been no communication between the two families for more than twenty years."

There would now follow from the abject grandparents timid overtures for a reconciliation, they having at last seen their mistake. These overtures met with a varying response. Sometimes he was adamant and told them no; they had made their bed twenty years before and now they could lie on it. And again he would relent, allowing them to come to the house and associate with their superb descendant once every week. He didn't want to be too hard on them.

And he was not penniless. He would continue in the unexciting express business for a while until he had amassed enough to buy the ball team.

Out at his typewriter, turning off Breede's letters, his mind kept reverting to those nicely printed stock certificates Aunt Clara had sent to him, five of them for ten shares each, his own name written on them. Of course there were hundreds of shares at the brokers', but those seemed not to mean so much. And they had gone down a point, whatever that was, since his purchase. The broker had explained that this was because of an unexpectedly low dividend—three per cent. It showed bad management. All the more reason for getting a new man on the board—a lot of old fossils!

Bean recalled the indignant-looking, portly old gentleman who was so excessively well dressed. He wore choice gold-rimmed eyeglasses tethered by a black silk ribbon. They were intensely respectable things when adjusted to the nose, but he knew he should clash with that old party the moment he got on the board. He would find him to be one of the sort that is always looking for trouble.

He wondered if he might not himself some day have sufficient excuse for wearing glasses like these at the end of a silk ribbon. He thought they set off the face. And the old gentleman's parted white beard flowed down upon a waistcoat he wouldn't mind owning—black silk set with tiny white stars, a good background for a small gold chain. There would be a bunch of important keys on one end of that chain. Bean had

(Continued on Page 51)

"Marriage Isn't Half as Serious as Living Alone Is"

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Our Opulent Almoners

ALL this testimony about campaign funds brings out clearly that if rich men did not contribute there would be no campaign funds worth mentioning—nor, without such men, would there be endowed colleges, hospitals and libraries. Giving is not a vice of the middle classes. Broadly speaking, only the rich and the improvident poor are really addicted to it. For any benevolent purpose or public undertaking it is much easier to extract a million dollars from ten plutocrats than from ten thousand persons who are just comfortably off. This is so well understood that a thrifty plutocrat often pledges half a million dollars on condition that a like sum is coaxed from the remainder of the population; and a campaign manager who set out to raise a two-million-dollar fund without tapping a single millionaire would require three years instead of three months for the task.

It is, of course, part of our system. We make the plutocrats our almoners and supply them with funds for the rôle. Mr. Morgan, say, has issued a hundred millions of watered stock to an indulgent public and has honorably distributed part of the proceeds to churches and art galleries. Mr. Carnegie has fattened on protective tariffs and has built libraries. Mr. Rockefeller has collected rebates from common carriers and has set up schools and hospitals.

Obviously it is not a good system. No man really believes very much in anything if he will not contribute money to it; and it would help his faith if responsibility for the monetary support of the thing in which he was interested rested squarely upon him in proportion to his means. Take the case of any voter whose head is above the breadline: If he does not contribute to his party's campaign fund his Republicanism or Democracy or Bull-Moosity is bogus. But under our system he feels no obligation to contribute, leaving that to the rich. If responsibility to contribute rested upon him he would take his politics more seriously.

Revolution in China

ECONOMICALLY, China is about where Europe was in the Middle Ages. The population consists mostly of numberless small agricultural communities that live almost wholly to themselves. Transportation is so primitive that people famish fairly within sight of plenty. Indeed, this last year the Famine Relief Committee procured a large part of the grain it distributed to starving peasants right on the borders of the breadless district. Another effect of this Middle-Age state is seen in the report from Shanghai that in the cotton mills women work twelve or more hours a day, with no interval for eating.

Dr. Sun Yat Sen, chief of the revolution, has declared that Socialism shall be the economic organization of the new republic—a longish step certainly. On the other hand, a writer in the London Times asserts that the revolution will be merely political. For two thousand years, he points out, dynasties have come and gone; the throne has been conquered and reconquered; new names have been signed to the edicts—but the actual life of the people has been unchanged. They have tilled their little fields, eaten when the harvest was good and famished when it was not. This new republic, he argues, will be simply another dynasty. A few score new faces will appear at Peking; new names will be signed to the edicts—but nothing important will change. And, as a matter of fact, political revolutions are hardly ever actually revolutionary at all. They take down the old sign and tack up a new one, but inside the shop everything goes on exactly as before. There is more actual revolution in a child-labor law than in erasing the word Empire and substituting the word Republic. Revolution that leaves women working twelve hours a day without pause for food is worthless.

Farm Coöperation

FARMERS of the United States, says President Taft in his recent letter to the governors, are borrowers to the extent of six billion dollars, on which they pay over five hundred millions a year interest. "Counting commissions and renewal charges, the average interest rate is eight and a half per cent, as compared with a rate of four and a half to three and a half per cent paid by the farmers of France and Germany."

Money is more abundant here than in Germany; for industrial and commercial purposes it can be borrowed at as low a rate; and if it costs twice as much for farming purposes the reason must be that German farmers enjoy better facilities for borrowing. If our farmers had equally good facilities they could, according to the president's figures, save over two hundred million dollars a year in interest charges.

Now our farmers borrow individually, while German farmers, without exception, borrow coöperatively—whether they are borrowing for a long term on land mortgage or for sixty or ninety days on their notes of hand.

That is the great difference. By coöperating for the purpose of borrowing, our farmers can save more than half the total value of a year's oats crop. And by coöperation for the marketing of their products and the purchase of certain supplies they could, in our opinion, save a far larger sum than that.

We heartily second the president in recommending coöperative credit associations similar to the Raiffeisen, Schulze-Delitzsche and land-mortgage societies of Germany. And we are especially glad to hear this boost for combination among farmers from a president who thinks combination among manufacturers a crime.

The Wages of Women

ABOUT 1850, it appears from an old report, New England seamstresses earned a dollar and a quarter a week, making shirts and the like; and paid seventy-five cents a week for lodging, light and fuel. This would have left only seven cents a day for food, clothing and incidentals; "but the fact is," says the candid reporter, "they generally contrive to raise their rent by begging from benevolent citizens." This condition led to an agitation for the employment of women in drygoods and other shops. Well disposed ladies were urged to boycott shops that refused to employ women. More and more the shops did employ women, but paid them, of course, only a little over what they could earn outside. The textile mills paid women two dollars a week, with board, because as domestic servants they could earn only a dollar and a half, with board. So, in every new employment that has been opened to woman, the pay inevitably has been based on what she could earn elsewhere. This, of course, is the law of wages for unorganized labor in every field. No good business man bids for any article more than just enough to get it. Beginning at a dollar and a quarter a week, the upward path of women's wages has been excessively long and arduous.

This lies at the bottom of the agitation for minimum-wage laws for women. Massachusetts has already passed such a law. The movement is making headway in other states, notably Illinois. The objections are of the same sort that have been urged against every child-labor law; but more and more the country is realizing that no business has any right to employ women at less than a decent living wage.

Sham Profit-Sharing

AN EASTERN company announces a profit-sharing plan for the encouragement of its employees. It will first pay to its own shareholders a stock dividend of one hundred per cent. Next it will issue one million dollars of additional stock, to a certain portion of which employees in good standing may subscribe, paying for the same at par in installments extending over five years.

We are unable to say just how much the employees of this particular concern may be encouraged by the offer; It is exactly on a par with the celebrated profit-sharing plan of the Steel Corporation. Why permitting an employee to buy stock on substantially the same terms that any outsider can buy on—except that he is not required to pay for it in a lump—should be called profit-sharing is past comprehension. Letting in the employees at par after the stockholders have taken a hundred per cent, and calling it profit-sharing, is like saying that Smith and his butler dine together because the butler eats what is left!

We believe, certainly, in profit-sharing; but the most practical and satisfactory way of accomplishing it is through the weekly pay envelope.

A Tip for Tipsters

THERE is a lot of hopeful talk round Wall Street of a coming boom in stocks, now that the election is out of the way. Big crops, busy mills, increasing railroad earnings, fine business everywhere, are the reasons. The public, say the prophets, will come back into the market—buying liberally on margin.

This reminds us that, early in October, Paris was enjoying a nice stock boom—largely in Russian industrials. One pleasant morning little Montenegro, with about two hundred and fifty thousand inhabitants, declared war on Turkey. That might mean all sorts of diplomatic and military complications. The Paris Bourse experienced what would have been called a panic if it had happened in New York. Stocks were thrown overboard right and left; and, as always happens in a panic, the best securities were most heavily sold, because the poor ones could not be sold at all. Berlin had a sympathetic spasm and London was alarmed. In two days those three centers unloaded some five hundred thousand shares of good American stocks. If the New York stock market at that time had been inflated by a boom this wholesale dumping of our securities by Europe would certainly have put a sad dent in it. The corn crop would have been as big as ever, the railroads and mills as busy as before, but because Montenegro declared war on Turkey many a hopeful little purchaser of stocks on a margin would have been wiped out. What saved the situation here was the fact that there had been no boom.

In buying stocks on a margin you are betting, not only on the corn crop but on Montenegro, Siam and Swat.

Philippine Independence

"WE FAVOR an immediate declaration of the nation's purpose to recognize the independence of the Philippine Islands as soon as a stable government can be established, such independence to be guaranteed by us until the neutralization of the islands can be secured by treaty with other Powers," says the Democratic platform. The Jones Bill to establish such an independent government is already before Congress, and no doubt the subject will come up this winter.

The first question is as to the capacity of the Filipinos for self-government. The next question is as to our capacity for governing them. Personally, on the whole, we have quite as many doubts on the second question as on the first. We are more intelligent than the seven and a half million Malays who constitute the great bulk of the islands' population; but we should have to be very, very much more intelligent than they are in order to govern them better than they could govern themselves. "No man is good enough to govern another man without that other's consent," said Lincoln. If our political wisdom is represented by eighty and that of the Filipinos by forty the chances still are that they can govern themselves better than we can govern them. We are not over eighty. Are they up to forty? Our own inevitable incapacity, or small capacity, for wisely governing millions of Malays, with traditions, points of view and ways of thinking very different from our own, is as large a factor in the case as their own limited capacity for self-government.

Where the Spoons Go

ANY good American household will be profoundly agitated by a suspicion that its servant has stolen a silver spoon; but positive knowledge that the same servant has lost three spoons by throwing them out in the slops causes only momentary annoyance, or even provokes a laugh. A considerable portion of the mental energy of the United States is directed to the subject of graft in government. Innumerable have been the charges, investigations, disclosures, indictments. And the subject never loses interest. Any suspicion that a public servant has stolen a spoon creates a sensation. If it was only a plated spoon it is still worth two columns on the front page, with pictures and a scare head. Yet nobody seems particularly exercised over the spoons that shower ceaselessly into the slops.

Probably graft accounts for only a tenth, or at most a fifth, of the preventable waste by governments. We could have more efficient government in nation, state and city at a cost somewhere from three to six hundred million dollars a year less than we are now paying, by taking the administrative business of government out of politics. More than half a million persons are now employed in civil positions by governments. If their jobs and promotion—even to the highest places—depended solely upon merit a field that is now generally deadening would become attractive to ambitious men. If the public would take half the interest in this subject that it takes in graft we should very soon have genuine businesslike government.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Face in the Mirror

THERE never is much competition over the honor of being the homeliest man in the United States House of Representatives. The late Francis Cushman, and Frank Eddy, of Minnesota, used to have a monopoly on that, and I suppose there is a man there now who can qualify, though I have not checked up lately.

It is different, however, when it comes to being the handsomest man in the House. That is extremely difficult—almost impossible; for no matter what you yourself, being a member, may think concerning your manly pulchritude, or what your wife may think—or may say she thinks—there are some three hundred and fifty out of a possible four-hundred-odd statesmen each of whom individually claims he fills that handsomest bill and there is no way of getting a consensus of opinion.

However, I can go this far: A. Mitchell Palmer has Bill Hughes' vote and his own, which make two. I do not intend to take sides in this affair. I point to the picture nestling on this page and leave the question to those who gaze thereon. Admitting, as he does, that A. Mitchell Palmer is the handsomest man in the House, Mr. Palmer strives earnestly to look the part; and he is considered to be one of the niftiest of the nifty dressers among the statesmen. You have no idea how useful those mirrors in the Ways and Means Committee room are to him!

You see, Mr. Palmer is on the Ways and Means Committee—on at the extreme bottom of the Democratic list, but on, none the less; and that is proceeding extensively for a young gentleman born in 1872, who attained that prominence in his second term in the House—that is active acceleration. Of course Oscar Underwood may have had something to do with it, but Palmer had something to do with it himself; and he is there, which is the main fact, and which, combined with a few other circumstances that shall be related, makes it seemly for all who are interested in future Democratic politics to keep an eye on A. Mitchell.

The Handsomest Man in the House?

If Woodrow Wilson is elected president on that November day that is three weeks away when this is written, we shall at once, all of us, begin to select a Cabinet for him. That is one of the proudest prerogatives of all in our set—selecting Cabinet members for newly elected presidents; and, not to be puffed up about it, a good many presidents would have been much more comfortable if they had selected the selections selected for them, instead of making a clumsy fist at it themselves.

The Massacre of Colonel Jim

IN ORDER to be early on the ground I shall now proceed to select a Cabinet member for Mr. Wilson, the only ifs connected with the enterprise being two in number, as follows: If the gentleman selected desires the job and if Mr. Wilson has any job to give him—or, in other words, if Mr. Wilson makes the riffle. These trifling details being thus deposited in the discard, the motion before the house occurs on the original proposition, which is the selection of a Cabinet member for Mr. Wilson.

Reaching out to Stroudsburg, Pennsylvania, I therefore, by virtue of the authority conferred on me by myself, hereby and with full knowledge of the consequences do select, nominate, name and otherwise determine upon A. Mitchell Palmer of that city; and he is declared to be the first on whom this honor has fallen. And it is the truth. Palmer can go into Wilson's Cabinet—if Wilson has any Cabinet to go into and Palmer wants to go.

There may be some inquiry about this; but take it as it lies and be calm. Meantime let us take a brief excursion into recent political history. Last January the Democratic National Committee met at Washington to name a convention city and to prevent William J. Bryan from doing any more damage to Colonel Jim Guffey, of Pennsylvania, than could be prevented by a coterie of his friends. Mr. Bryan, entirely oblivious to the gentle, poetic side of Colonel Jim's nature, had been camping on that mild citizen's trail for years. Out at the Denver convention he had specifically ordered that the proceedings of each session should begin by the forcible ejection of Colonel Jim; and inasmuch as the colonel had seeped back into the Democratic National Committee Mr. Bryan came to Washington to heave him out of that aggregation if he could.

In this endeavor Mr. Bryan had the support of A. Mitchell Palmer, of the said Stroudsburg, the young representative who had declared, with Mr. Bryan, Guffey *delendus est*—or words to that bitter effect. Mr. Bryan and Mr. Palmer went into the committee meeting and mounted the frail frame of Colonel Jim, tweaked his poetic drooping mustache and yanked at his poetic and also drooping tie. They made a great to-do about it, but they got nowhere. After they had completed their assault on the colonel his companions on the committee voted him a grand little man and kept him in his seat.

Colonel Jim was at that time, and later, looking at the presidential candidacy of Mr. Wilson with a jaundiced eye. He could not see Mr. Wilson at all; nor was it his intention that the state of Pennsylvania should see that distinguished proletarian in a delegate sense; in fact, the colonel was quite set in his opposition to the professor. So the matter came to grips in the state, and A. Mitchell Palmer was one of the leading Wilson grippers. When the grips were all gripped it was observed that Mr. Wilson had the delegates from Pennsylvania; and he needed them at the moment, as it later developed.

Wherefore Pennsylvania, led by A. Mitchell and one or two others, went to Baltimore for Wilson. Now it so fell out that Oscar Underwood, chairman of the very Ways and Means Committee on which Mr. Palmer reposed in the bottom niche, was himself a candidate for the same nomination Mr. Wilson sought, and he and Palmer are the closest friends—legislative and personal pals. Wherefore, for a second time, the Wilson people took counsel over the situation and considered the case of Palmer—not doubting his loyalty to Wilson, but peering into the future a bit and casting up.

The Palming of Palmer

"PALMER," they said, "is the closest kind of a friend of Underwood. What this Wilson outfit needs at this time is continuous support. It might so fall out that the Wilson cause in this convention would get into the doldrums—that it would look as if Wilson could not be nominated; and then nothing would be more natural than for the Underwood people to come to Palmer and ask him to throw Pennsylvania to Underwood, holding out some future Ways-and-Means advancement; and if it looked badly for Wilson it would be perfectly natural and right, and not-to-be-complained-about, for Palmer to do that very thing—or do as much of it as he could."

This, it appears, was the hypothesis.

"What's to be done?" they asked one of the other.

"Make Palmer floor leader for Wilson in the convention, and then he can't get away!" suggested an inspired person with merit as a politician.

Whereupon Palmer was made floor leader for Wilson in the convention, in company with Fred Lynch, and the results were eminently satisfactory. He was a good floor leader and he did much to bring about the ultimate nomination of Wilson.

It must not be taken from this that there were any doubts as to Palmer's loyalty to Wilson. It was merely a wise consideration of the human equation, and it explains why Palmer was the floor leader; and it explains further why that little nomination of Palmer for a Cabinet job is apt at this moment—that and his campaign work in Pennsylvania. And right here it is proper to say that if Palmer does go into the Cabinet he will be a regular little Cabinet Adonis. Don't overlook that!

He is Pennsylvania-born, and he graduated from Swarthmore College in 1891 with highest honors in his class, which fact he sets down in his official biography. He was a stenographer and presently was made official reporter for the Forty-third Judicial District of Pennsylvania. While reporting he studied law, was admitted to the bar and began practicing in Stroudsburg, where he still retains his law offices. He was never a candidate for public office, though a member of the Democratic State Executive Committee of Pennsylvania, until he was elected to the Sixty-first Congress. He was reëlected to the Sixty-second Congress and placed on the Ways and Means Committee, as has been pointed out.

Palmer is a good speaker and a good organizer. He has been active in debate in the House and is of excellent ability as a political orator. He is one of the most promising of the younger Democrats in Congress and is likely to be of much consequence during the next four years. He has been especially active in the Wilson campaign and is one of the inner Wilson circle.

When you come to size up the aggregate beauty of the Wilson inner circle, beginning with Mr. Wilson himself and running along down the line, it is plain to be seen that, whatever befalls Palmer, he has a cinch on the pulchritudinous preëminence. Take McCombs, and O'Gorman, and Gore, and Burleson, and Morgenthau, and Bryan—and all the rest—and they are no great shakes for looks, either individually or in the aggregate; but Palmer, he knows, as do we all, that those mirrors in the Ways and Means Committee room tell no fibs!

Bear Facts

JIM BRENT, ex-sheriff of Lincoln County, New Mexico, told this story to Emerson Hough:

Back yonder in the free-silver days Brent had a friend who had raised a grizzly from a cub and had trained the big brute to saddle. He used to ride the bear on prospecting trips. One day the prospector was riding up an arroyo when he ran plumb into a band of six full-grown and untamed silver-tip bears—enormous fellows—and they all showed fight.

The prospector dismounted from his tame bear, unslung his trusty rifle, and after a terrific battle six bears, one after another, bit the dust. Then he mounted his own bear and proceeded on his way, but he hadn't ridden more than a mile when he noticed a peculiarity in the stride.

"Sure's you're here, Hough," said Brent, "he had killed his own grizzly and was riding one of the wild ones home!"

Light Cooking

WHEN the waiters struck in New York seventy of the seventy-five cooks employed at the Waldorf-Astoria went out. This left the kitchen rather inadequately manned and the maitre d'hôtel hurried downstairs to see what could be done.

He found one of the five faithful ones ready for business.

"You will remain?" asked the maitre d'hôtel.

"Yes."

"You will help us cook for our patrons?"

"Yes."

"What do you do? What sort of a cook are you?"

"I make the meringue!" he said proudly.

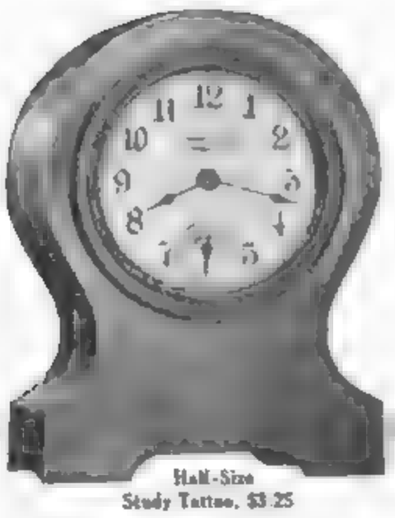
Not the Only Kicker

FRED KELLY began his busy life selling papers in an Ohio city. He had thirty-eight subscribers, but one day one of them, a negro, stopped his paper.

Kelly went round to see what was the trouble.

"What's the matter with the paper?" he asked.

"Oh," replied the former patron, "the's too many advahtisemen's. I don' min' a few, but when I pick up a papah I wants at leas' half of it filled wif logic."



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OUT-OF-DOORS

The Missing Man

HANSON came in and hung up his red sweater and his scarlet cap. They added length to the row of red sweaters and caps on the wall. Half a dozen of the men hunting from this camp had come in for the day and were now sitting near the fire.

"Where's Cunningham?" asked Hanson.

"Don't know. Haven't you seen him?" replied Adsit after a time.

"No. We went down the tote road a way together this morning, but he took a trail off toward the slashings."

"He's a good man," said McLean after a while. "He'll be in pretty soon."

A silence fell on the party. It was not unusual for a hunter to get in after dark. Sometimes he was out for a night—even two nights. Among old woodsmen like these it was supposed a man could take care of himself; but now two or three looked at the row of red sweaters on the wall, and a silence fell on the party.

"He had some chocolate and a piece of bread," said Hanson after a while; "and his belt-ax and matches, of course."

"May need 'em," said Adsit, jerking a thumb toward the window. "Big snow one of these nights."

"That wouldn't trouble Cunningham," said McLean argumentatively. "He's a good man in the woods."

"He certainly is no tenderfoot," assented Hanson, pulling icicles from his mustache and reaching for his moccasins. "We were talking today about the best way to hang up a deer. Everybody swings them up by the hind legs. Cunningham says the only way to hang up a deer is by the lower jaw. Then it drains and sheds rain and snow better. Fact too!"

"Perfectly safe man in the woods," said McLean, still argumentatively, almost irritably. "He'll be in before long."

But Cunningham did not come in before long—not that night, or the next day, or the night following. On the morning of the second day McLean spoke for all:

"He's a good man in the woods, Hanson; but you'd better go down to that other camp and get Tobe, their half-breed. He knows this country and—well ——"

So we got Tobe, the half-breed. Luckily the impending storm held off, and the tracks of Hanson and Cunningham, two days old, still were plain in the tote road to the place where they had parted. Seven men filed in behind Tobe as he now rapidly followed the trail off to the right. Cunningham was a hunter and a walker, and he had swung out after the traveling buck with a steady, unwavering stride, mile after mile. The trail left the slashings and passed into a cedar swamp. Cunningham had followed, and so did we. Then it left the bottom lands and made for the barrens again. Presently it swung wide of the trail of the deer, and we knew Cunningham had here sighted his game.

What the Half-Breed Saw

We could read on the snow the whole story of the hunt. He had turned off to the right and hurried along, running at a clean, even stride for three hundred yards. Then he had swung to the left and crawled to a little gap in the ridge. Here was a stump where he had sunk down to make the shot. Here was an empty shell, and Tobe pointed out a little hole in the snow where a second empty shell had fallen.

"Eight miles from camp," said Adsit, mopping his brow. "No wonder he didn't get in. Of course he killed"

From the stump his trail led out a hundred yards or more. We could see his dead deer hanging up in a small tree—hanging by the jaw. Cunningham, of course! But Cunningham was not there. Tobe pointed to his tracks following on after those of two other deer. There was blood on the trail. "Three deer," said Tobe. "Kill 'um one. Hit 'um one."

"Of course he wouldn't come in," said McLean. "He's got meat. But we'll follow on a little way, you know."

We followed on a mile or so. Cunningham here had been many miles from camp late in the afternoon. The night had been cold and dark. In this open country there was not an especially good chance to make a bivouac.

"One thing," said Hanson, "why I'd rather hunt out here than in the thick bush -they can see you clear for miles out here and you're not so likely to be shot by some damned fool who takes you for a deer."

"Shut up, you fool!" said some one, irritable, perhaps, with the long tramp.

We still stumbled on, the story still being plain on the snow. We saw where Cunningham once more had swung off from the trail, and where he had climbed up on a stump in a little brier thicket so that he could have a better look round. The snow was white and clean, and his tracks up to this point were plain; but beyond the thicket the trail did not lead on in the same direction!

Tobe grunted and stopped. We all stood, afraid to go closer to the little thicket. There was something dark at the foot of the stump beyond. It looked like a man's foot—like the sole of a shoepack, toes down.

Some one gave a long sigh. Then we went into the thicket. Cunningham lay face down, and the red on the snow reached farther than the edge of his red sweater, farther than the scarlet of the cap, which had fallen from his head. Shot through the chest, he had fallen face forward; but we knew Cunningham had not shot himself by accident. This was one more of those not infrequent tragedies of the woods. Cunningham was a hunter. He had been shot—murdered, if you please!

Tobe stepped forward and studied the record of the snow. "Him fall this way," said he, making pantomime. "No see 'um deer. Him get up on one knee. Him try see something else. Stand up on his knee for to shoot man who shoot him—over that way. But he'll been shot too much hisself. This man shoot 'um!"

The Story in the Snow

He pointed down to the story written on the snow. On beyond, in the direction where Cunningham had expected to see his deer, was the trail of a man in the snow coming toward the stump slowly, hesitatingly. The steps came directly to where Cunningham lay. A man with his foot had pushed Cunningham's head over to see whether he was dead. It was then his cap fell off. Finding his victim dead, the murderer—for why call him anything else?—had fled in sudden terror, with wide, zigzag strides.

The party of hunters stood silent in the middle of the thicket. "If it had only been in the open!" said McLean, half sobbing. Cunningham's rifle lay pointing directly toward the man who had shot him. A half instant of an open view, a half second more of life, and grim Cunningham would have avenged himself—as was his right.

Now Cunningham, dressed in a red sweater and in a red cap, had stood on the top of a four-foot stump. He did not look in the least like a deer; but he had moved, no doubt, and this criminal fool out yonder had seen the movement in the bush and fired at him and killed him. Then, fascinated by his own horror, he had come to gaze at the victim of his deed. After that, remorse and a coward's flight!

"Oh, it was too bad!" said McLean, throwing out his arm to the crooked trail of the coward, who had been a fool as well. "Cunningham would have killed him. He ought to have killed him!"

There was not any one who made dissent to that. It was too much grace to call this an accident. Yet it was only what had happened in varying forms a hundred times that same season in the North country, where men hunt deer.

We made such a litter as we could and six men started back to the tote road with Cunningham's body. Tobe and another followed on the crooked trail. We could see where the man, horrified, had come up and stopped at the edge of the thicket, staring in. He had turned back twice, but his horrified curiosity must be appeased. Perhaps, at last, when he had come up and, afraid to touch his victim with his hands, had poked at him with his foot and found him dead, he had been able to realize what

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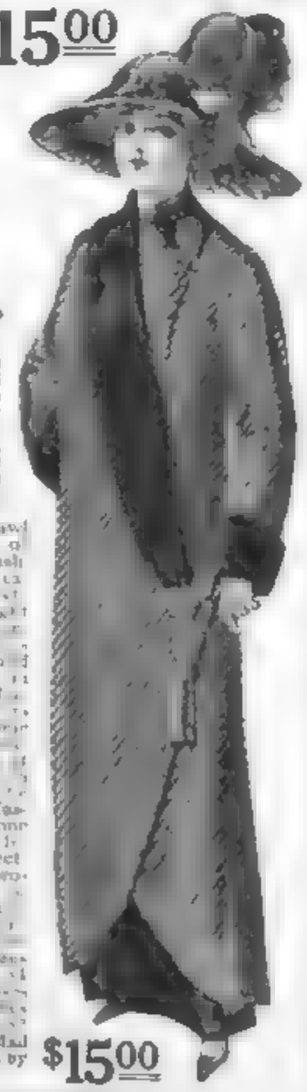

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The Farm in Winter

actually he had done. He had shot at and killed a man four feet higher than the top of any deer's back where he stood—a man who himself never shot at any deer without horns; a man who had dressed in red to give every other hunter the benefit of every possible doubt. He had killed that man stone dead—ended all his hunting forever; perhaps left that man's family in distress as well as grief; ended a human life forever; and made trouble for other human lives. And all he could have said to himself in excuse, as he stood there white and shaking, and pushing at the dead man's face with the toe of his boot, was:

"Why, it moved! I saw it move!"

The man ran, as we figured from the look of his tracks, until dusk or darkness, for he blundered into trees and stumps. With a coward's luck, in some way he got through the cedar swamp and struck the old logging road. Here he had turned off to the right, away from our camp.

"Pretty soon night," said Tobe. "Find 'um other men. Make camp now."

We found the others, with Cunningham's body, in the road half a mile nearer home; and here we went into camp, building fires as Cunningham would have done—one against a pitchpine stump, another against a near-by log, so that we might be warm on both sides. No one slept. And that night the snow came. It fell deep and white and soft and heavy, and blotted out every trail—even that of the man whose sin had been as scarlet. Sometime that man's conscience will wring from him the story of his awful deed; but we never learned his name. Sometime he will settle it, perhaps before the Tribunal which gave him—and Cunningham—life.

The New Law of the Woods

A hundred men are killed in the North Woods each year by fools who shoot at things that move. They shoot down oxen, horses—anything that moves. They shoot horsemen out of their saddles, riding along the road. They shoot at men stooping to crawl under logs or climbing on tall stumps to look round—because they move! Sometimes, finding that they have not killed a victim outright, they shoot a second or a third time to finish the work, so that dead men may tell no tales while the assassins are making their escape. It is an incredible, an unbelievable thing—this nervous, excited state of mind on the part of men not fit to carry a rifle; who write each year the unspeakably long list of hunting tragedies.

We read of men being killed in the hunting fields in Europe. Perhaps one in two or three years will be killed in the fox-hunting of England. The list of men shot in the deer-hunting country in the United States last year footed almost a hundred. Perhaps it will be larger this year. No one pretends that this list is complete. There are many deliberate murders committed in the woods under the name of accident. There are very many accidents that are hushed up and never recorded. There is a very considerable list of missing men—hunters who went out into the woods and never came back, and whose bodies never have been discovered. So well do deer-hunters know these things today that they dress especially for this sport. Formerly deer-hunters wore clothing blending with the tones of the woods. Now they wear the most striking colors—brilliant red caps and coats—so that they may not be mistaken for deer; but, even so, they are mistaken by fools who shoot when they see something moving in the bushes.

States pass laws and call this sort of thing manslaughter. It does not stop it. A few hunters have passed their own law.

We did not sleep, but in the morning made of small evergreens a litter which was half a drag. We lashed Cunningham's body on it and so fetched him back to camp three nights after he had gone out a strong man and a self-reliant woodsman.

"At least," said Hanson, "this is better than if we never knew. Some are never found at all. They shoot at anything that moves!"

"Three seconds more and he'd have killed him!" said McLean grimly, still clinging, Scotchlike, to the first thought and to the blood feud. Then he turned swiftly upon the party. "Is it a promise then?" he asked; and every man in the party nodded.

The men of the woods have passed a new law, and it means danger to you as well as to your victim. Danger to you! Put that in your hat.

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The Benefits of Corporation Farming—By Forrest Crissey

THE big farming corporation is sometimes able to get important things done where the individual farmer fails. In a certain Western state one valley in which four of these large corporation ranches are located was undoubtedly ripe for the settler's plow, excepting in one rather formidable particular. It lacked a short-line railroad through the gap to connect with the latest transcontinental line. Every effort of the valley folks to get an extension built into their rich basin had failed. One day a young promoter decided that the time had come to change those four ranches from range to farms. The land was too fertile and was becoming too valuable to be allowed to remain longer uncultivated. But it would be a slow affair to get a general influx of settlers unless there was a railroad through the gap, and so the only thing to do was to get a road. The transcontinental line firmly refused to build the desired extension. A professional railroad promoter would probably have stopped right here and given up the chase. But the young man kept persistently at it until he found a man with an abundance of money, who decided that the extension would be a good paying piece of property in connection with a big resort hotel.

The long-denied dream of the valley people was thus realized, as well as large profits on all their land holdings; for the railroad has brought in a tide of settlers, and the ranches are being subjugated by the big power tractors and the tilling machines that follow them afield.

The Work of the Central Office

"Management" is the big code word with this extensive system of corporation farms and ranches. Though each outfit is a separate corporation, all the companies are administered from one central office in a leading city of the state. Some of the ranches in this chain touch elbows, while the two most remote from each other are four hundred and fifty miles apart. But they are all tied tight together by a telephone system, and the manager of any one of the ranches considers himself in luck when he is able to eat a meal without having to leave the table in response to a call from the city headquarters. There is little chance for things to run at loose ends on any ranch, no matter how far from the central office, with a connection so close as this. Again, several automobiles are kept in constant service, and these are found to be very efficient eliminators of distance.

All buying and selling and accounting are done at the central office, and the costs of administration are assessed against each separate company upon the basis of the amount of business that it does. About the only book that the average sheepman keeps is his check-book—and frequently he fails to fill out the stubs! The best guess that he can make at the close of the season as to the cost of his finished products is based upon his "figgering," which he does from his collection of check-book stubs. But with the corporation companies it is different. An exact system of accounting prevails on every ranch, and expenditures and income are itemized to the last particular. This system provides for a comparative cost-showing with regard to every feature of maintenance, operation and production. It is the work of only an instant for the head accountant in the city office to tell to a cent the cost of "running" a sheep or producing a ton of hay or a bushel of oats on any ranch in the chain.

"Just to show," said the young promoter, "how this ability to make exact comparison of costs and results along similar lines on the various ranches helps out in actual practice, let me speak of the matter of harvesting our hay. Naturally I put in a good deal of time going over these cost reports and seeing how they differ as to certain items on the various ranches. That is my job. When the reports on the hay harvest were all in I went over the figures, and it required only a glance at the sheet to show me that one manager had produced his hay at a cost of thirty-five cents a ton less than a manager on another of our ranches in the same general locality. It was apparent from the data before me that this must in some manner relate to the cost of harvesting. At once I called up the successful manager on the telephone and asked him to describe to me exactly how he handled his hay at the harvest-time. Just as soon as he told me that the hay was not pitched or loaded at all but was brought direct to the stack by the big 'bull' rakes, it was clear to me where the saving had been effected. It was in the saving of labor—the elimination of rehandling the hay between the field and the stack. Now a saving of thirty-five cents a ton does not amount to much with the individual farmer who has a total hay crop of comparatively a few score of tons; but the economy brought about by this discovery and by the use of 'bull' rakes on all the ranches of these companies will amount to several thousand dollars a year.

"The same principle applies to every line of activity—and this to my mind is the real advantage of corporation farming on a big scale.

"Another point where we have the advantage over the individual is in the matter of buying supplies, from thoroughbred breeding stock down to the food materials consumed by the men. Every business man knows that when he can buy a carload of stuff instead of a package, or a trainload instead of a carload, he is going to get a far lower price for the larger quantity. But, fortunately, it so happens that this principle does not extend to selling the products of a big ranch or farm; at least generally speaking. Often it operates to secure a higher instead of a lower price. Large buyers are always anxious to meet their demands from one source; this saves them time, expense and trouble. Therefore they can afford to pay a little higher price for what they get, and this is generally what they do pay.

"Let us suppose, for example, that the Chicago market is short on good mutton sheep and that the buyers know that these companies have thousands of them in fine condition. A whole trainload of them can be shipped on short notice. The result is that the biggest buyers come to us with their offers and are willing to give us a little advantage in price."

Good Chances for Good Men

"Another important advantage that we have found in operating under the corporation plan and running a chain of large ranches is in the matter of labor.

"One day a man came to us and was given a job as a common laborer at forty dollars a month. The foreman soon reported that he was a good man, not afraid of work or the clock, and that he seemed to have good judgment and was sober and steady. A little while later, at the first opportunity, he was promoted to the position of camp-tender and drew fifty dollars a month. At shearing-time, when I was inspecting the ranch on which he was located, I noticed that he was carefully cutting out the dry or lambless ewes from those that had lambs following them. This was a new trick to me, and so, of course, I asked him why he was doing it. He replied that the ewes without the lambs were much more restless and inclined to stray out on the range, thus disturbing the ewes with lambs which ought to be kept quiet. When we needed a new foreman for one of the smaller ranches I immediately put him in the position and gave him a salary of one hundred and twenty-five dollars a month. Soon he was moved to a still larger ranch and his pay increased to one hundred and fifty dollars. Today he is getting two hundred dollars a month and is the manager of the biggest ranch in the entire system—a ranch that runs twenty thousand sheep and produces one hundred thousand bushels of oats a year. His jump from a laborer's position at forty dollars a month to a manager at two hundred dollars has been made in three years and a half. There are many other instances of this kind, and of course these cases are known throughout the entire ranching country. As a result the young men of superior ability and character naturally come to us for the reason that they feel that with us the field is not so limited as it would be with an individual owner; they see a chance to go farther with us than they could on a privately owned ranch."

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How's Business and Why

THERE is a conflict of testimony regarding the state of business and some conflict regarding the outlook. Perusal of correspondence from people engaged in various lines of business and in many parts of the country shows a condition of pulse that cannot fail to interest readers of this weekly. Taking up the correspondence at random, a shoe manufacturer in Massachusetts says his business seems promising, the only disturbing feature being the uncertain point at which the present tendency toward higher prices will finally land. He finds it very difficult to urge higher prices for shoes when the ability to pay higher prices does not exist. His salesmen in different sections of the country report a good prospect and the orders received seem to prove that business is good. Another shoe manufacturer in a different part of the same state encounters general belief that the coming season's run will be much larger than the season now closing, but that it will be very difficult to make a reasonable margin of profit—in other words, that there will be no difficulty in obtaining business, but that it will be a very hard proposition to make a profit on it after it is obtained; and this undoubtedly is the trend of business for the present.

A commission merchant in the eastern part of the country, who is in touch with cotton manufacturing, says there is considerable improvement in that line of industry. Cotton manufacturers, however, bought sufficient cotton at the low price last year to carry them well into this season; and, at the moment, there is very little demand for cotton for fall shipment, the cotton moving being bought in many instances to fill sales previously made when the price was between nine and ten cents a pound, last December. Crop prospects, though not indicating so large a yield as last year, indicate that this country will supply sufficient cotton to satisfy the world's needs without extreme prices.

A manufacturer of certain leather specialties in Pennsylvania says his plant is running at full capacity and demand for his products is good. The price of hides is the highest ever known, with no prospect, he says, of low prices in the near future. The price of leather is gradually getting on a basis with hides. There seems to be less cattle raised each year, and the short supply of cattle and large demand for hides have caused prices to reach the highest level ever known, with little prospect of a recession except in case of a business depression.

Automobiles and Drygoods

A manufacturer of automobiles in the West says that, with reference to the outlook, the amount of unfilled orders on his books is probably greater than ever in the past, and business prospects are excellent. He is told by men in the trade familiar with general business that his concern is peculiarly fortunate. He considers it unfortunate that the automobile business has been attempted by so many firms without the ability or desire to make money from the manufacture of a good automobile, which could be sold at a fair profit rather than from a promotion end of the business. In his opinion the fact that so many people have entered the business to make promotion profits has hurt the industry to a very considerable degree; but the probability is that the whole industry is overinflated and, judging from the failures and general unsound situation in this trade, next year will witness a further shakeup.

The representative of a very large wholesale drygoods house in the East says that business this fall has been slightly better than for the last few years, but he does not look for any great improvement except that which is the natural result from good crops; and, in fact, this can be said of many other lines of trade. A banker in the Middle States says fall trade should be good and give us a good volume of business to run over into 1913, according to the majority sentiment. He, however, is not in accord with the views of business men he has met, who declare belief that the greatest period of prosperity we have ever known is at hand. To him, this seems premature and overoptimistic. He adds: "We have some mighty interesting problems to solve, and are yet facing them. Until they are solved it would be better for business men to chart well their course."

A Chicago commission merchant dealing in hides, and so on, expresses pleasure in reporting that, though profits are extremely small, the volume of business is large and has been for a number of weeks, but is done on a hand-to-mouth basis, nobody buying more than is required for immediate wants. There seems to be no weak spot in any department of his business, and yet he says he is going conservatively, figuring that at the end of the year business will stop to a certain extent. A banker in the Central West declares that the iron and steel business is very active, with labor deficient—reference being had to both skilled and unskilled labor. A machinery dealer in Canada tells of an extremely good outlook for business there. He mentions the fact of large crops in the Northwest, says there is a great deal of railway building going on, and many immigrants are coming into the country—all of which seems to assure good Canadian business for some time to come.

How Opinions Vary

The president of an Eastern trust company agrees with others that the business outlook is good, but he finds exceptions in certain lines, remarking, for example, that shoe manufacturers are in poor shape and that he looks for reverses in that trade. He further says that cotton mills making fine dress goods are having a hard time. He looks for firm rates for money for the present. A stock-commission broker in an Eastern city thinks that business conditions must improve. Having visited a prominent mill city in Eastern Massachusetts and talked with the treasurers of the cotton mills, he says that, without exception, all reported improving business and said that prices were beginning to show a margin of profit, something they had not seen for some time. With these things in mind, he believes it is only right to talk prosperity.

A New Jersey business man finds his business fair, though conducted on a small margin of profit. He is doing, he says, a little better than last year, but the increased expense from almost every standpoint reduces profits. He is hopeful because of the splendid crops and full employment of labor. A manufacturer of garments for children in a leading Ohio city says that his salesmen are scattered all over the United States, having been in every state and territory; and only one out of fourteen returns other than encouraging reports from immediate business—and the fourteenth holds out encouragement for the future. The exception was his New England representative. He is handicapped, however, by the labor laws and restrictions in his own state. He would not object if there were similar laws all over the country; but the laws, being local, put him at a disadvantage in meeting his competitors.

A dealer in investment securities in the largest city of the West says the situation seems to him like that of a boy in pretty bad financial condition, but who has just received a money present from a visiting uncle. The crops, he says, are the "money present," and they temporarily offset the very unfavorable conditions. He admits concern regarding the possibility that the presidency may be thrown into the House and Senate, and feels like exercising caution on that account. Nevertheless, he looks for a good market for some time in high interest-yield and practically no market in low interest-yield bonds.

A banker of prominence in the city of New York looks for a large volume of general business this fall and winter, the influence of large crops and large railway traffic seeming to assure that realization. In the event of Mr. Wilson's election, with a working majority in both houses of Congress, he thinks there might be a disposition, in certain lines of business most directly affected by tariff changes, to slow down; but he is still of opinion that enough momentum will have been given to carry a good volume through into the spring. Taking into consideration the history of previous panics, he says, it would seem as though the time had about arrived for the beginning of a real period of general prosperity; but still he has grave doubts whether in the present instance history will repeat itself. It does not seem to him that the country has thoroughly taken the "liquidating cure." Reductions in labor

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have not been made, the cost of commodities has not decreased, and the values of land have not declined as, in his opinion, they should as a preliminary to an important increase in prosperity. On the contrary, the trend of wages, commodity prices and land values has been steadily upward during the supposed period of recuperation. Though not a Progressive in politics, he sees much significance in the Progressive movement, and firmly believes that a decided change in the old order of things is about to occur before we can consider ourselves in smooth water as an industrial nation. "Because," to quote his exact words, "of this deep and growing popular demand for a change, and the high cost of living that has set it into motion, it seems to me the social, industrial and financial problems ahead of us, and constantly pressing harder for solution, loom much too large on the horizon to warrant a confident expectation that a period of extremely prosperous years is ahead of us. I think six months or perhaps a year of good business, with no serious upheaval, is now pretty well assured by the crops; but beyond that I would not care to predict."

So much for the witness of men in active business life. Now for an impartial analysis of conditions: Sharp advances have recently been noted in prices for Bessemer and basic pig iron, exciting sensational interest, as they follow many weeks of quietness in steelmaking iron, though steel products were steadily advancing. The whole pig-iron situation is declared to be stronger, with indications that a good deal of the buying for 1912 has been in the nature of an insurance against further advances. Production of copper is at a good level and the rapidity of its absorption is not to be lost sight of. Consumption has increased with production, and hence the elements of fundamental soundness have been more in evidence than a year ago; but it is questionable whether the production—as witness a recent report of the Copper Producers' Association—has not now permanently caught up with consumption. The decrease of about 130,000,000 pounds in the world's visible supply of copper during the last year is cited by interested parties as proof sufficient of the wonderful recovery in consumption; but good business and favorable market conditions are impossible whenever a large percentage of the copper product of the world becomes an idle hoard.

Our Foreign Trade

Despite the fact of a limited agricultural harvest in 1911, it is possible to remark the fact that the foreign trade of the United States has exceeded, for every month of the current calendar year, except the sixth month in case of exports, the record for the previous year. This is due almost entirely to the increase in exports of manufactures, though in part to the gain in exports of cotton and mineral oils. It is in these main directions that the country must look for further gains in the value of exports, unless climatic conditions are to be more continuously favorable to agriculture, and unless there is to be enlarged attention to agriculture and improved control of the factors that assure success in the cultivation of the soil—to wit, irrigation and intensive cultivation.

With an increased area devoted to cotton, this country may hope to continue supplying increased amounts of raw material to foreign spinners, notwithstanding the determination of other countries to enlarge their cotton acreage and production. The presumption is that the consuming needs of the world in this matter of cotton will increase, and that the Southern section of the United States possesses advantages in the production of cheap cotton, which will enable it to supply the spinners of the world with the bulk of their cotton for very many years. But, with cotton as with other products of agriculture, there is presented an opportunity greatly to improve the methods of cultivating and fertilizing, and to add to the yield of an acre, now altogether too small.

It is, however, not to be expected that this country, more than others before it, will be able, as the population increases and as great centers of population become more numerous, to maintain or, rather, regain its former prestige as an exporter of agricultural products; and certainly not while money invested in manufacturing industries yields a better return than farming, and while there is nothing but natural law to regulate the attention that can be properly and profitably devoted to particular industries. It is conceivable that the time will come when the statistical records of achievement in all lines of production in this country will be so complete, and the wants of countries outside the United States, with their production, will be so well known, that it will be possible and advisable for some national commission or other body to advise as to the directions in which productive energy can be most wisely expended in the years ahead Local boards of trade and exchanges already achieve something for their members in certain of these directions, and national bureaus make limited suggestions; but the thought in mind is that something might be done on a broader scale and in a more public way for the general good.

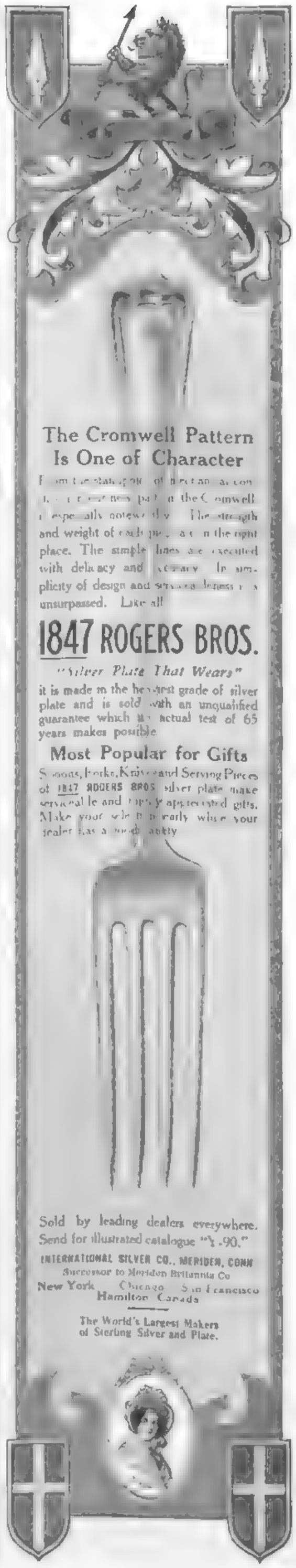
At the moment, judging from the latest findings of the Federal Bureau of Labor and from other information, everything that consumers require is in insufficient supply, or else the costs of distribution are disproportionate to the extent that there has been an advance in the average price of two-thirds of the articles included in the necessities of working people of 64.1 per cent in the ten years ended with June 15, 1912. Nevertheless, there is a growing need of a more general and complete knowledge of production and of consumptive wants, and a more intelligent application of productive and distributive forces. To this end the General Government can perform a far more useful service than it has heretofore done.

Railroad Expansion

Attention might be turned to railroad earnings, which are increasing considerably under the spur of a swift movement of farming products to market, and the merchandise traffic, in part stimulated by good crops and by industrial revival in special lines. Moreover, the roads are showing net as well as gross gains. That the traffic arising from abundant agricultural crops will last for many months need hardly be said. The roads could do more if they had more cars or were able to command better use of what they own and borrow. The inadequacy of the terminal facilities of more or less of the great lines is a handicap that results in detention of loaded cars. To provide larger and adequate terminal facilities would at this late day involve tremendous expense; and, at the moment, the companies would not know where to turn for funds to meet the expense.

Had the railroads originally realized what they should have realized from the issues of stocks and bonds, they would have had more property and less capitalization than many of them now have. That, however, is an affair of history. The problem is to finance present needs under circumstances as they exist. The trend of affairs is happily in a direction that should later enable the companies to show ability to earn income upon new capital, and it will not be difficult to obtain funds when credit shall have been strengthened by a period of increased net income. The delay in moving farm products on account of freight congestion will not deprive carriers of that traffic, but only defer the movement, to the ultimate advantage of the roads. Whether this is to the advantage of farmers or immediate trade prospects is another question, depending in the case of farmers on the trend of prices of commodities. Whether American farmers will have to bear the burden of the very high cost of ocean freight, if American products are to be sold abroad, is a mooted question. The advance in charges for ocean charters is extraordinary and protest has been raised—but in vain so far, it is believed. Carriage facilities on land and water the world over seem unequal to the demands made upon them. Local and international trade have grown enormously nearly everywhere—and if this does not comprise prosperity, what is prosperity? "The same condition, with larger profits," does some one say? Well, in certain lines of business, as in the steel and copper industries, the larger profits are here, though not the largest ever; and it may be wondered whether the profits of earlier times will again be seen, but the probability is that they will not at present.

Business is a strife between powerful forces whose exercise, erstwhile somewhat lawless, is in process of regulation, which regulation is attended by more or less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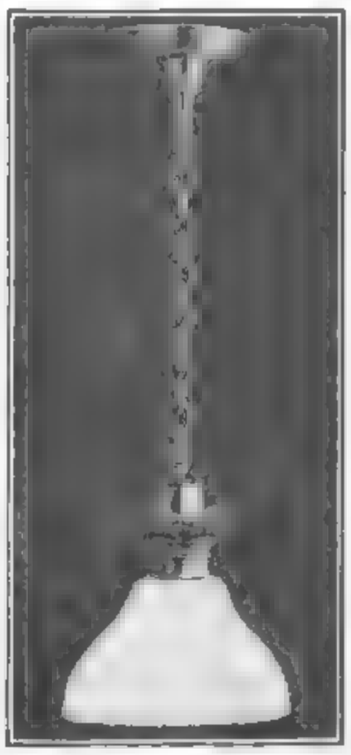

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distressful conditions and situations. Take the case of the railroads of the United States: Formerly they were conducted so as to give certain business interests an advantage over others in the same line, and to the detriment of shippers and producers as a whole and consumers in general. Precisely the same thing was going on in other directions and there was an unequal business chance. Therefore, and for other reasons, disturbance in politics still exists, and will exist probably until the corrective principle has become more extended in its application and a more approximate equality of opportunity has been established. The Government—that is, the people—through a commission is seeking to reconstruct the relations between transportation companies and their customers, and so immense is the task that much time is consumed in establishing a basis for the determination of present and future rates and kindred problems. This is one of several directions in which a readjustment of affairs affecting business interests is in progress, and it will likely take years to effect even a part of the changes required by a progressive civilization.

In the achievement of progress agricultural crops and politics are but incidents having a variable and in some respects a temporary influence. The one may not assure prolonged prosperity or the other hinder it indefinitely. How to achieve self-rule justly and in a progressive sense is the task before the people of this country; and if it is necessary for business to suffer while this end is being achieved, then must the less yield to the greater. That business will continue to suffer somewhat is probably true, and exercise of the factors that occasion the suffering will probably outlast the influence of the crops of 1912. For this and for other reasons it is doubtful if men will realize the optimistic hopes of the hour regarding the immediate business future of this country.

The money factor is of consequence among the living factors at this time, and it may hinder, with other things, fruition of present hopes in a speculative and general business way; but any adverse monetary consideration will pass after a more or less brief interval, unless the eagerness to excite business expansion beyond what is rational shall cause a strain upon credit that will insure a collapse of the structure. This may not occur, in view of the conservative attitude of financial and other leaders, and the deterrent influence of pending legislation affecting tariff and other fundamental principles of business. Yet it is not unlikely that, from some cause, there will arise a condition of affairs which will compel the complete application of the liquidating cure above mentioned, and that is needed in establishing a basis upon which the next broad era of true prosperity shall be reared.

A Natural Inquiry

R. T. LINGLEY, a New York real-estate man who lives in the suburb of Park Hill, was moving from one street to another where he had just built a new house. Observing with dismay the carefree way in which the moving crew yanked his cherished antiques about, Lingley was filled with a desire to save from possible damage a tall grandfather's clock that he prized highly and that was reliably reputed to be more than a hundred years old.

Taking the clock up in his arms he started for the new house. But the clock was as tall as its owner, and heavy besides, and its doors kept swinging open, so that he had to put it down every few feet and rest his arms and mop his streaming brow. Then he would clutch his burden to his heaving bosom and stagger on again.

Before Lingley had gone a block he had repeated this operation a dozen times and was panting from exhaustion. Every time he put the clock down he would gaze into its round, impassive face and curse it for weighing so much and for being so unwieldy.

After half an hour of these strenuous exertions he was nearing his destination when an intoxicated person who had been watching his labors from the opposite side of the road took advantage of a halt to hail him.

"Mister," he said thickly, "could I ash you a quest'n?"

"What is it?" demanded Lingley.

"Why in thunder don't you carry a watch?"

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A beautiful piece of jewelry that gives you a sure light whenever you want it. One kind you carry in your vest pocket. The other kinds fit the ash trays on your desk or library table. Every Wright Lighter is as easy to fill as a fountain pen—and handsome. Built throughout like a watch.

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for pocket, office desk, or library table, is first of all a perfect and practical lighter. It lights every time—no sputtering or balking. All you do is to fill it with benzine occasionally. It is perfectly adapted to every use.

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Extra-capacity Lighter—has more capacity and fits Wright Ash Trays, $2 to $10. In combination with Wright Ash Trays, $4 to $17.50.

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Creators of the talking machine industry Pioneers and leaders in the talking machine art Owners of the fundamental patents Largest manufacturers of talking machines in the world

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ought not to lose any time just now of all times: this is a "message *from* Garcia." Write for a confidential letter and a free copy of our book, "Music Money".

FORTY at $5 a month DOLLARS

Introducing the first and only musical instrument of its type under $75.

This instrument as illustrated includes 5 record albums and containers. Price, so equipped, $10 extra.

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Offered on three days' trial in your home free of cost—with an assortment of Columbia Double-Disc Records.

WE PRESENT this instrument in this extraordinary prominence because of its *tone-quality*.

Pass over for a while its independent and self-contained completeness—unapproachable under $75: *judge it by its tone.*

Disregard its exclusively Columbia tone-control shutters long enough to *judge it by its tone.*

Ask any dealer to place the "Herd Girl's Dream" on the "Regal" and let you hear it. There's a *tone* test for you—and a treat, too.

"The first and only musical instrument of its type under $75" is so clearly true to anybody who has even looked through the talking-machine catalogs that we could not wish anything better than to have you make comparisons with any other under $75—comparisons in form, size, convenience, and particularly in *tone.*

Judge it by its *tone*—and then satisfy yourself that it is a perfect musical instrument and a perfect piece of furniture as well; that its joiner-work is honest and its finish right; an instrument of music that can be operated by any member of the family, whenever and wherever you please; that is controlled in tone-volume by the thumb and finger opening or closing the tone-control shutters; that plays Columbia Double-Disc Records and any other disc records, interchangeably; that holds at your command all the music of the great orchestras and bands, all the songs that liven the stages of all the theatres, and the voices of *all* the world's great opera artists who have ever made disc records—*without one exception.*

Find the nearest dealer. If you don't see the "Regal" in the window, step inside and ask. No Columbia dealer should be unable to show you the "Regal" unless his first shipment is already sold out. He will deliver it anywhere in his territory, with a representative series of Columbia Double-Disc Records—the whole outfit to be left for your free use and enjoyment for three days; purchase to be subject to your approval during that time.

Chalmers
MOTOR CARS

Expert mechanics in the Chalmers factory gauge all working parts to an accuracy finer than 1-1000 of an inch.

The Smallest Thing You Ever Saw

(One of a series of talks on the care and accuracy with which Chalmers cars are built in the Chalmers shops)

Accurate fit is the most essential thing in the building of a smooth-running, durable motor car.

The smallest thing you ever saw is a ponderous mass when compared with the variation allowed in some of the parts which go into Chalmers cars.

One one-thousandth part of an inch is the allowance on most of the working parts. One-half of 1-1000th part of an inch is the allowance on gears.

Can you imagine one-half of 1-1000th of an inch? Take your desk ruler and figure it out. Divide the little 1-16-inch space into 125 parts. That is how accurately Chalmers gears are ground.

To measure such infinitesimal spaces Chalmers workmen use gauges of wondrous accuracy. Steel gauges so fine that they can detect the expansion of a thick bar of steel from the heat of a man's hand. "Micrometers" capable of measuring as fine as one ten-thousandth of an inch.

Pistons, cam shafts, connecting rod bearings, wrist pins, gears—all working parts are gauged with the utmost precision. Thus accurate fit is insured and perfect interchangeability is obtained.

To the owners of Chalmers cars all this means quiet and smooth operation; absence of friction, and long life for the car.

No cars at any price are manufactured with greater accuracy than the Chalmers. No other medium-priced car is tested more rigorously than the Chalmers.

Our new book, "Story of the Chalmers Car," tells lots of interesting things about the Chalmers factory and Chalmers methods. Write for it on the coupon.

And see the 1913 Chalmers models at our dealer's.

"Thirty-Six" (four cylinders) . .	$1950
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"Thirty-Six" Limousine . .	$3250
"Six" Limousine	$3700

(Prices include full equipment and are f. o. b. Detroit)

This monogram is the easiest mark to look for when you want a Chalmers car

Chalmers Motor Company, Detroit

Please send "Story of the Chalmers Car" and 1913 Chalmers catalog

Name

Address

THE PANIC OF THE LION AND THE PESSIMIST

(Continued from Page 6)

The Lord only knows what test Mr. Maynard will prepare for you tomorrow! It may be the children's lunch stunt or the runaway lunatic. Run out! Mr. Maynard won't like you to be here when he comes in. You can go out into the street by that door without going through the carriage room."

Gray put the ten dollars in his pocket and walked out. "Rum go, that!" he muttered. It was indeed. He nodded his head with a sad sort of triumph to show that though he had not solved the mystery he had at all events grasped the situation and was, moreover, ten dollars to the good.

III

IT WAS after the opening of the stock market and most of the early orders had been executed. The rush had given place to the calm efficiency of a well-organized broker's office. Mr. Robison walked into the Customers' Room, approached Gilbert Witherspoon, a valued customer, touched his hatbrim with two fingers in the French military fashion and said:

"Please, where's Mr. Richards?" His nasal twang and his Parisian appearance produced the usual impression of striking incongruity upon all men within hearing distance. Everybody frankly listened.

"That's his private office," answered Witherspoon non-committally, pointing his finger at a door.

"Thank you very much!" said Robison and bowed. Then he knocked, heard a peremptory "Come in!" and disappeared within.

Witherspoon, who cultivated a reputation as a wit—there is a buffoon in every stockbroker's office—shrugged his shoulders Frenchily and in a nasal voice, obviously in imitation of Robison, said:

"Another worldbeater!"

"You never can tell," retorted Dan McCormack oracularly. He was fat, always played "mysteries" in the market—traded in those stocks the movements in which were unaccounted for—and he did not like Witherspoon.

Inside Mr. Robison had said *"Bon jour!"* and bowed so very low that Mr. Richards immediately thought of the language of a fashionable bill-of-fare.

"Wie geht's?" retorted Richards jocularly. Then, nicely serious: "How are you this morning?"

"Don't I look it?" said Mr. Robison. "I am, of course, perplexed."

"What's the trouble?"

"The usual trouble when I try to beat the stock market—*embarras de richesses.*"

"It is an embarrassment that most people would welcome."

"Tut! The more elaborate the menu is in a good restaurant the greater your indecision as to which particular dish you will order! Well, I went through the Menagerie!" There was a catarrhal despair in his voice.

"Yes?"

"And I am undecided between four."

Robison looked anxiously at the broker, and Richards felt such an annoyance as a man might feel if compelled at the point of a pistol to listen to the reading of one hundred pages of the city directory. But he smiled tolerantly, for he had the professional amiability indispensable to men whose business consists of making money and of consoling clients for losing money.

"Four what?" he asked.

"Four sure ways."

"Which four?" asked Richards. He managed to convey both that he was dying to listen and that the rest of the world did not exist for him.

"The Ant, the Spider, the Beaver and the Lion. Out of the nineteen combinations in the Menagerie I've narrowed my choice to these four. You know conditions better than I and probably have seen the Cribbage Board. Have you a choice?" He looked at Richards so eagerly, and withal so shrewdly and sanely, that in self-defense the broker said:

"I can't say that I have. Of course I am bullish ——"

"Of course. But the question is: Which—in a week?"

Richards had no idea what was meant by this man with the sane eyes who said crazy things through his nose—a man who had one hundred thousand dollars to his credit with the firm. Perplexed to the verge of exasperation, Richards was stockbroker enough—when in doubt, bluff!—to say with a frown: "Yes, that's the question: Which—in a week?" He shook his head as though he were trying to pick out the best for his beloved Robison.

"I never was so puzzled in my life, and I want you to know that I've made money even in Rumanian bonds!"

"I'm afraid I can't help you much."

"What does the I. S. Board say?"

"Mr. Robison, exactly what do you mean by the I. S. Board?"

"What? You don't know the International Syndicate Cribbage Board! Then how in Hades do you pick your combinations?"

"We buy and sell stocks on our judgment of basic conditions or for special reasons."

"Ah, yes—like the public. You base your trades on gas and guess. Well, I don't! I'd play the Ant, but I don't see the Granary full in a week. Jay Gould had a perfect mania for it; it was an obsession with him. And yet he seldom won commensurately with his risks. In the Northwest corner he was tied up over a year and lost more than a million. I guess we'll dispense with the Ant, though it looks so safe for the Granger group."

Robison seemed to be thinking aloud rather than asking for advice. But Richards, who was a Wall Street man to his fingertips, said gravely: "I think you are right."

Robison nodded, to show he had heard, and went on:

"The situation in the Pacific Coast, of course, suggests the Beaver at once. I can see the Dam in Union Pacific; but I don't like to try it so soon after the Rothschilds worked it so openly in Berlin over the Agadir excuse. Too many people who have access to the Menagerie remember it. I realized all this, but," he finished with profound regret, "it is such a cinch!"

"Yes. But ——" Richards shook his head in sympathy. He felt that he ought to humor this man; moreover, business was quiet, and this man was saying incomprehensible things that would be repeated by Richards, with sensational success, at luncheons and dinners for weeks.

"Of course the Spider is the oldest standby. Personally I never liked it. In the Governor Flower boom and, indeed, up to the Northern Pacific panic its popularity was due to John W. Gates. But do you know, Mr. Richards, I have always believed that in the first two Steel and Wire coups and in the Louisville & Nashville affair Gates hit upon it by accident. Else," pursued Mr. Robison controversially, "why was he pinched so badly in 1901 and again in 1907? He hit upon it, after he got out of Federal Steel, by accident, I tell you! He was a man of genius and courage, but it was all instinct with him. He was no student, sir—no student!"

"I've always said," observed Mr. George B. Richards, "that Gates was not a student!" He glared, thereby successfully defying contradiction.

"It leaves the Lion!" muttered Robison. "Should I try it? And which Peg?"

"I'd try it!" counseled Richards, who was not only intelligent but had a sense of humor.

"Would you, really?"

"Yes, I certainly would!" And the broker looked as if he certainly meant it.

"It's the Dutch favorite," said Robison musingly. "And they are a very clever people. You know Van Vollenhoven in his book says that once a year, for thirteen consecutive years, the great Cornelius Roelofs, of Amsterdam, made a million gulden in London by the Lion—the most hopeful pessimist in the history of stock speculation! It comes easy to the phlegmatic Hollanders, but Americans are too nervous to take kindly to it. I once begged the late Addison Cammack to join me in a Lion deal, but he didn't. He was not very well at the time. Anyhow he was too American."

"Did you know him?"

"Like a book! Dangerous man to follow! Cynicism sounds impressive, but is wind. You don't win in the stock market with catch phrases, but with combinations."

"Do you use charts?"

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Opens the Way to Better Pay

Five dollars, plus your promise to pay the balance at the rate of 17 cents a day, places in your hands the newest model Oliver Typewriter No. 5, our very finest production.

The best advice that can be given to the young man or woman who wants to break into business is:

Get an Oliver Typewriter!

This offer places at your command a machine that turns time, energy and enterprise into the pure gold of *success.*

Thousands of ambitious young men and women, with the aid of Oliver Typewriters, have won their way to better pay and broader opportunity. This is the age of mechanical writing. The great world of modern business revolves around the typewriter. Typewriter operators are in demand everywhere. Our employment Bureaus in all the important cities are swamped with calls for competent Oliver operators.

The OLIVER Typewriter

The Standard Visible Writer

You can quickly learn on *your own* Oliver Typewriter and qualify yourself for a position. You can make the machine meet the payments while you are doing work just for practice.

Easy to Pay—17 Cents a Day

You doubtless spend more than this amount every day for trifles you do not need.

Thousands have paid for Oliver Typewriters on this plan without the slightest effort. Are you going to let a matter of *pennies* stand between you and this money-making machine?

Against *your* risk of $5, *we* risk a $100 typewriter—the same machine that is used by the greatest firms and corporations throughout the world.

Shall we send you full details of the $5 purchase plan? Catalog mailed on request. Address

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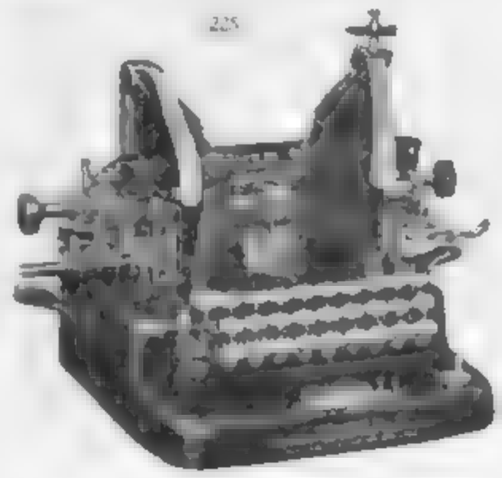


Get Physics in your Pen—

and it *Won't Leak*

YOU can't stop the leak in a fountain pen with caps, plugs, or patent screw joints.

Build the pen by a simple law of Physics and there won't be any leaking and smearing.

The reason ordinary fountain pens leak is that the ink in the feed tube won't all run down when pen is in vest pocket position. Some ink always hangs up in the straight feed tube.

When the heat of the body—98 degrees — heats the air in the pen, the air expands, pushes up through the inky feed tube, and drives the ink up and out, sprawling it all over the writing end of the pen to smudge your fingers when you remove cap to write.

The Parker Pen is built with a *curved* feed tube called the Parker Lucky Curve. One end of it touches the barrel wall. See X-ray photo.

This touch starts Capillary Attraction. That Capillary Attraction sucks the ink down and out of the Parker feed tube before the warm expanding air goes up. Of course, when the air goes up in the Parker, no ink goes with it.

Thus do you see how the science of Physics keeps the Parker Pen from leaking?

Parker Pens write smoothly, for they have 14k gold pens tipped with hardest Iridium. They never blot or skip because the Parker Spear Head Ink Controller keeps ink from flowing too fast or too slow.

PARKER

LUCKY CURVE

FOUNTAIN PEN

Parker Lucky Curve Fountain Pens $2, $2.50, $3, $4, $5 and up, according to size and ornamentation.

New Parker Jack Knife Safety Pen

refuses to leak—even when bottom up. Small sizes for lady's purse, etc. Prices $2.50, $3, $4, $5 and up.

New Parker* Disappearing *Clip

sticks like grim death—but *disappears* quick when you remove cap to write.

Should any Parker Pen leak or not write, return it within 10 days of purchase, and dealer will quickly refund. We protect him. If your dealer doesn't handle Parker Pens send us his name. We'll send you complete catalog to select from

What's the matter with getting a Parker *today*?

Parker Pen Company
90 Mill St., Janesville, Wis.

New York Retail Store
51 Park Row, Opposite Post Office

"A stock speculator is not a navigator, but all commission houses should have a chart. With some customers when you have exhausted every other invitation you can use the chart to get them trading. But not for us, Mr. George B. Richards. I think you will soon realize that I am in this affair not to lose money but to make it. I shall, therefore, either buy Dock Island, sell Middle Pacific, buy National Smelting or sell Consolidated Steel. I'll have a pad of special order slips made so you will not mistake my orders for those of any one else. You will execute for me no order that is not written and signed by me on such a slip. I'll keep up my margin. We'll operate on a ten-per-cent basis; and I hereby authorize you to sell me out when my margin is down to six points. That gives you ample safety. It is really unnecessary, as I never lose; but I always protect the broker. The sudden death by heart disease of Baron Lespinasse in 1883 sent into bankruptcy the great firms of La Croissade et Cie. and Mayer, Dreyfus et Cie., of Paris, Verbrugghe Frères, of Brussels, and about a dozen smaller houses. Mine, to be sure, is a trifling operation, designed to supply a modest income to an old flame. But I may—who knows?—decide to take a few millions back with me. And your firm, Mr. Richards, will be my principal brokers."

Mr. Robison said this so impressively, so much as though he had made the firm of Richards & Tuttle rich beyond the dreams of avarice, that George B. found it easy to look grateful as he said: "Thank you, Mr. Robison." It would be worth while watching this mysterious man, to see, first, if he made money; and then, how!

"I'll write it here and now. If my margins are down to six points at any time close me out, for I shall have been mistaken, which is a sign I've gone crazy; or I shall be dead, in which case protect yourself!"

Mr. Robison wrote out the instructions, signed them and gave them to Mr. Richards. He must have noticed a look of uncertainty or dissatisfaction on the broker's face, for he said:

"I have no desire to pose before you as an unfailing winner, though I assure you I seldom lose. It is not brains but carefulness. If you know nothing about the International Syndicate's information-collecting machinery, why, just take my word for it that there are people in this world who don't work on the hit-or-miss plan. We don't eliminate all possibilities of failure; we merely reduce them to a negligible minimum. We cannot prevent all accidents, but we can and do foresee some of them. This sounds crazy to you, I know—no, don't deny it!—but all I can say is that your natural suspicions don't affect your kindness and courtesy, and I am more grateful than I can say. Of course my own operations here will be conducted with your approval, in strict accordance with the rules of the New York Stock Exchange."

"Oh, I am sure I haven't doubted your sanity," said the broker, who had been much reassured by Mr. Robison's look of frankness and earnestness as he spoke. "I have merely suspected the depths of my own ignorance."

"Your retort is both kind and clever. I thank you. I shall have to borrow one of your clerks or office boys between nine-forty and ten A. M., to whom I may give my orders to bring to this office, and also ask you to recommend to me some young man who is intelligent but honest, wide-awake but deaf to the ticker."

"I beg your pardon?"

"I shall need a young man who can watch certain developments and at the crucial moment will hasten to me without stopping on the way to take advantage in the stock market of what he has learned while working for me."

"I shall let you have one of my own clerks. He'll do as he is told."

"That is not always to be taken as praise—but I thank you. There will be some telegrams come for me. Will you kindly see that they are held? Good morning!" And he left the room.

An hour later cablegrams and telegrams by the dozen began to come in for Robison, care Richards & Tuttle. But Robison did not return to the office until after the close of the stock market.

"Any messages?" he asked Richards.

"Not over a hundred!" answered the broker smilingly. He felt less suspicious after the telegrams began to arrive; they were tools he understood.

"I used the Triple Three," explained Robison, opening telegram after telegram;

The Elastic Collarette
fits the neck snugly and keeps out the winter wind. Never gapes and leaves the neck exposed

The Reinforced Shoulder
Shoulders are reinforced with a narrow strip of elastic running across the wale to prevent them from stretching and drooping down.

The Improved Cuffs
are firmly knit to hug wrist closely and cannot flare out. Specially stitched to prevent ripping where they join the garment.

The Staunch Waistband
—strongly stitched and thoroughly well-fashioned, showing the extra fine workmanship put into all parts of the garment.

Men, Here's *Heaping* Money's Worth For 50¢

IF you want to know just *how much* half a dollar *will* buy, invest it in a "Hanes" undergarment. It gives this *small* sum the *biggest* buying power yet! It's extra good underwear all through, and possesses special features which make it better *and* better. Positively a new value standard at its price.

HANES

ELASTIC KNIT

UNDERWEAR

50c per Garment
$1 per Union Suit

It is made of specially processed yarns spun from the finest long-fibre cotton that grows—has a silkiness and refinement of finish that you wouldn't expect in a garment at its price. Perfect fitting, highly elastic—*comfortable* as underwear can be made!

Then note its many features of extra goodness, as pictured and described at the side. Think of all this care to produce underwear of *remarkable* comfort and durability, then think of the price—*just* fifty cents per garment and *only* $1 per union suit. It's *surprising*—you'll say so when you see it, and swear to it when you wear it.

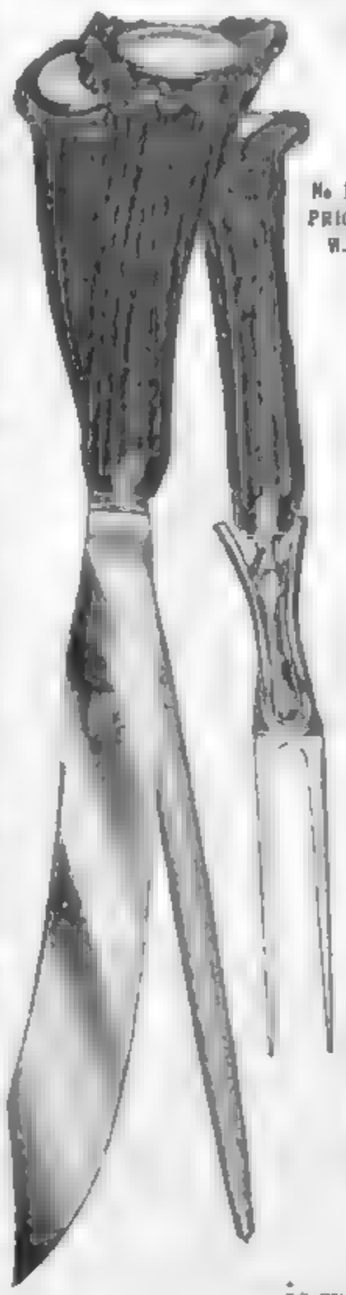
We expect you to challenge these strong claims, and we know you'll find them *straight*. Go to your "Hanes" dealer today and ask him to show you underwear bearing this label:

HANES

Put our statements to the test. It will be a good thing for both of us. If you don't know the "Hanes" dealer in your town, write us for his name.

P. H. HANES KNITTING CO., Winston-Salem, N. C.

Table Cutlery of Enduring Worth



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PRICE, $5.00
With Case

Keen Kutter table cutlery is good for long, long years of everyday *service*. It has the quality that endures and satisfies. The knife blades are wrought from finest crucible steel, triple electro silver plated. Many styles of handles, from triple silver plate to first quality mother-of-pearl. The forks are finely balanced and the tine points are unusually sharp.

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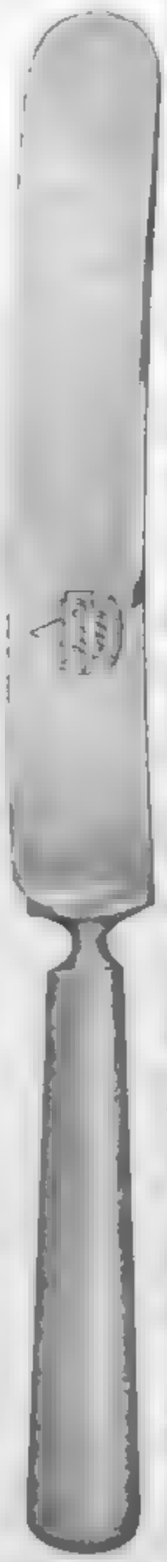
Table Cutlery

is guaranteed for quality. The Keen Kutter trade mark is a binding agreement to refund the purchase price of any Keen Kutter tool or piece of cutlery that doesn't *prove* itself. That trade mark never goes on any article unless it stands the most rigid tests.

"The Recollection of Quality Remains Long After the Price is Forgotten."
Trade Mark Registered. —E. C. Simmons.



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SOLID STEEL HANDLES
PRICE $5.00
Per Set of 6 Knives and 6 Forks

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GENUINE IVORY HANDLES
PRICE $12.00
Per Dozen

the cables he seemed to leave for the last. The telegrams were, as Richards later ascertained, from San Francisco, Seattle, Tacoma, Los Angeles, Salt Lake City, Vancouver and other points west of the Rockies. Each contained but one word, but always the word ended in "less," such, for example, as Headless, Toothless, Tailless, Nerveless. All were signed in the same way, to wit: Three-Three-Three.

"No Beaver! I'm just as glad," Robison mused aloud, and took up the cablegrams. They were from London, Paris, Berlin, Frankfort and Amsterdam. They were in code, but he seemed to have the key by heart. The very last one made him thoughtful.

He handed the cablegram absently to Richards and said: "The Lion after all—and artificial at that!" He seemed to be lost in thought, oblivious of his whereabouts, as Richards read:

"Robison, care Richtut:

"Mogulgar wind Lloyd Vast Nigger Shaw twice home urban sweet Edward."

"Code, hey?"

"Lion! Oh! Code, did you say? No. Code is too risky. Plain reading! Of course I have more practice than you. Give it to one of your office boys to decipher. If he succeeds give him fifty dollars and charge it to my account. But what I can't tell is the politics of it. Is it collusion, philanthropy or fear? Is it wise? After all, the unusual is not necessarily dangerous. I shall double my money within four days and you will make the commissions in a perfectly simple, legitimate way; and you will think I am a pretty sane lunatic; and you will respect me for having such sources of information; and if I can induce Mrs. Le—my friend to take it I'll make a million for her in a month, and you will get the benefits accruing from having the market named after you—a Richards & Tuttle market, the papers will call it. Thank you very much for your kindness. I'll be down tomorrow before the opening. Good day, sir!"

And Mr. Robison left the office with a calm, confident look in his face. Richards gazed after him, a look of perplexity on his own face. Presently he shook his head. It meant that he gave up efforts to solve the puzzle, but that he would wait until commissions began.

(TO BE CONCLUDED)

Misunderstood

IN THE fall there was presented at a New York theater a historical drama by a new dramatist—a play so bad that even the critics didn't have the heart next morning to tell the whole truth about it. At the end of the third act, when the suffering audience were writhing in their seats, a stout man sitting well down in front began to utter loud cries. A number of kindly disposed persons took up the chorus and in another minute the misguided playwright had responded to what he thought was a curtain call and was standing before the footlights bowing his appreciation and mumbling inarticulate words of thanks.

When the author had withdrawn himself the stout man's companion turned upon him angrily.

"What in the world did you mean," demanded the friend—"yelling for Author! Author! like that?"

"I wasn't yelling for him," answered the fat man with much indignation. "I was yelling for ether!"

Working for Oysters

N. J. DILDAY, an Indianapolis insurance man, used to run a country paper down South. He gave a tramp printer a job once on condition that the printer take his pay in orders for meals at a nearby oyster parlor whose owner advertised with Dilday.

For a solid week the printer stuck to it, making his meals off oysters—raw, fried, stewed and broiled—but only oysters. On Saturday night he came from the composing room to the business office and hailed Dilday.

"Boss," he said, "I like this job and I've always been mighty fond of oysters. At one time in my life I thought I never would get enough oysters to eat. But say, boss, ain't there some way for you to get a ham-and-eggs place to advertise in your paper?"

Here's the "spread" for boys and girls

Log Cabin Syrup

I want every boy and girl to taste Log Cabin Syrup on bread, waffles, muffins, buckwheat or griddle cakes. And it makes dandy candy, too.

Your folks ought to keep it on hand all the time. Your grocer probably sells

TOWLE'S
LOG CABIN SYRUP

If not send me five 2-cent stamps and I'll send you a little can full, and a book telling how to make a lot of good things. Write to Jack Towle, care of The Towle Maple Products Co., St. Paul, Minn

Log Cabin Syrup is not only a delicacy and a treat, but a nourishing and wholesome food for children or grown-ups. Look for the log cabin can with patented double seal cap. Get some today.

The Towle Maple Products Co.
Dept. B, St. Paul, Minn.

Always look for the Log Cabin Can

Keep your boy out of danger!

Safeguard him at every turn—particularly *his reading*. *Know* what he reads. Keep his mind clean and free from yel-

THE
AMERICAN BOY

is red-blooded and thoroughly up to date. Fine, healthy, stirring stories and many clever, instructive departments hold the boy's continued interest. It keeps his mind free from treacherous reading.

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Studebaker

In my judgment this is the most important announcement which has been issued under STUDEBAKER auspices since the business was inaugurated sixty years ago on a cash capital of $65.

Clement Studebaker Jr

Studebaker

From $65 to $65,000,000

Let us try to tell you the facts simply and without ornament.

Sixty years ago two men named Studebaker opened a blacksmith shop in South Bend, Indiana, with a cash capital of $65.

In the coming year ***twelve thousand*** men—in addition to that other army which produces thousands of horse-drawn vehicles—will build Studebaker automobiles worth $65,000,000.

The same figure, you see; with six ciphers added.

The blacksmith shop has grown to gigantic proportions.

But that is not the point.

In the manufacture of motor cars alone, its working force has multiplied to the population of a goodly city.

But that is not the point.

The trade that revolved around that little blacksmith shop in ever widening circles has girdled the globe, and played its part in the rise and development of republics, dynasties, kingdoms and empires.

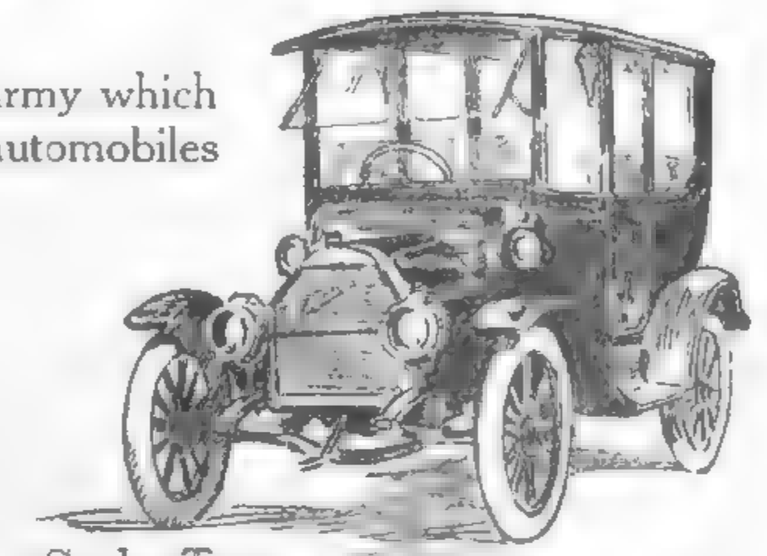
But ***that*** is not the point.

The point of prime importance to you is that the name of Studebaker means even more to you today as a prospective automobile owner than it ever meant before.

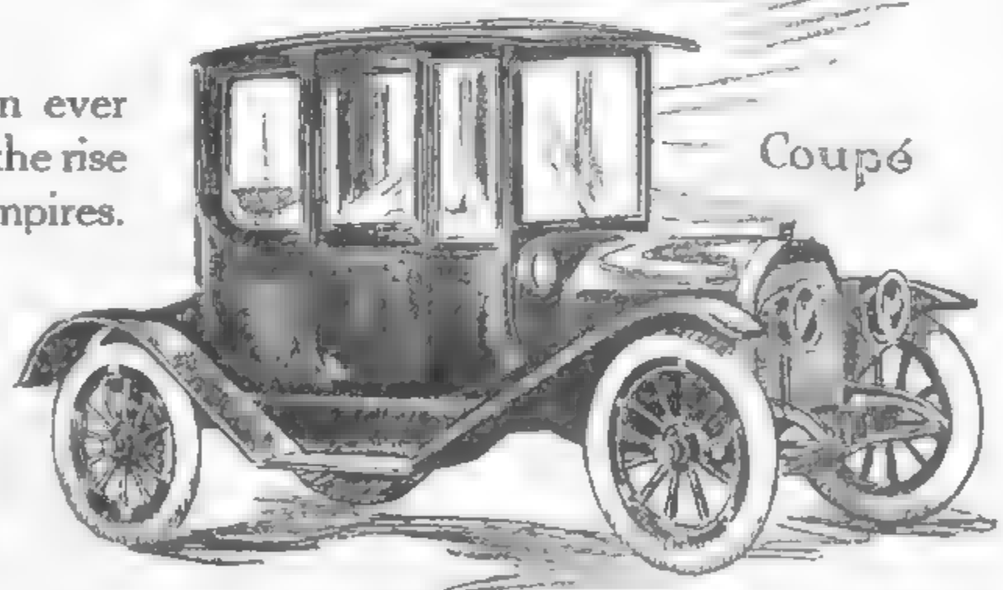
Inflexible integrity and a vivid vision have minted the first sixty-five dollars into as many millions.

And that same inflexible integrity, backed by a buying and building power multiplied one million times, actuates every process that enters into the construction of the cars pictured here.

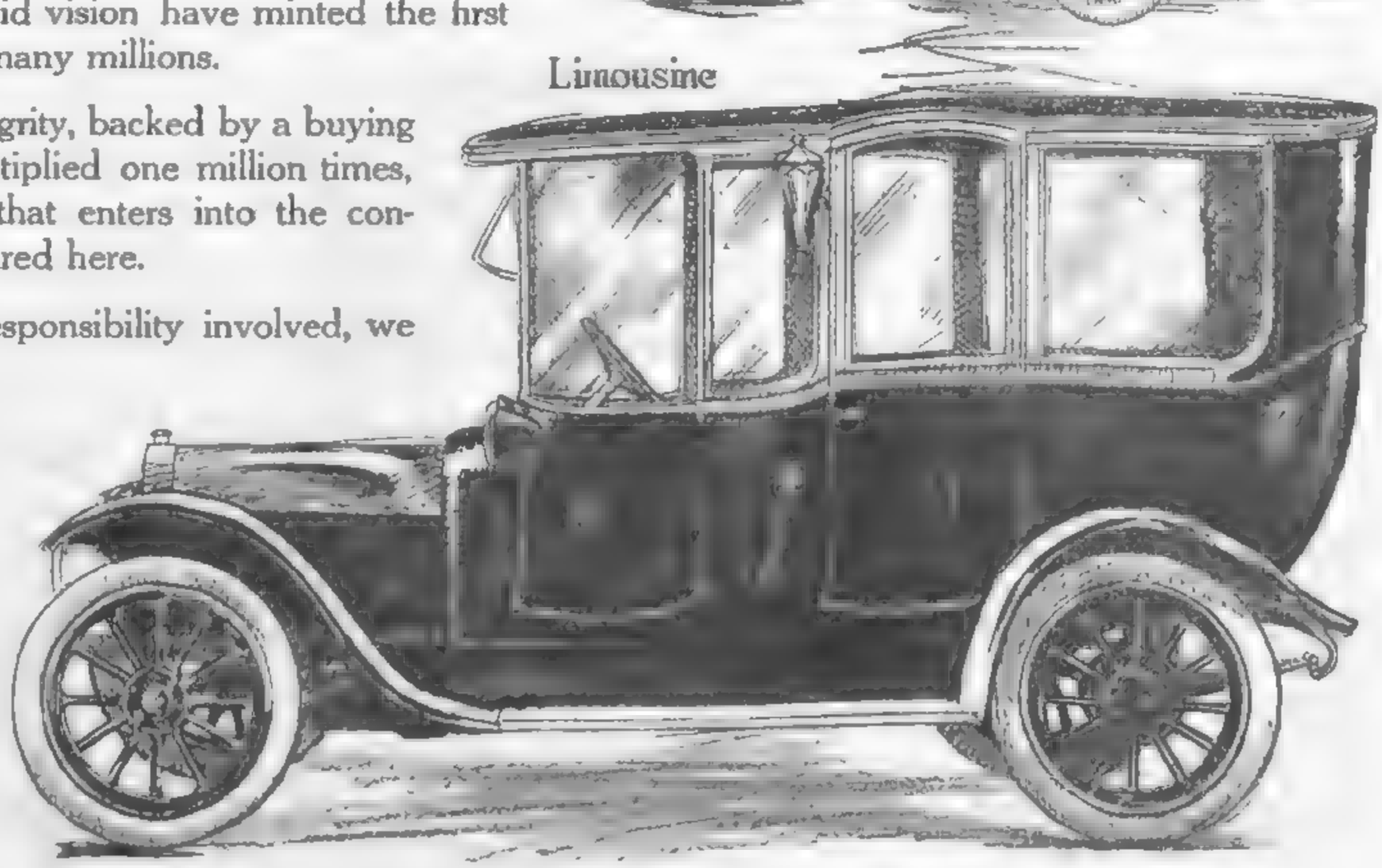
With a full sense of the responsibility involved, we pledge ourselves that every car sold by a Studebaker dealer—anywhere in the world, the coming year, will be a good car in the strictest Studebaker sense.



Sedan Type



Coupé



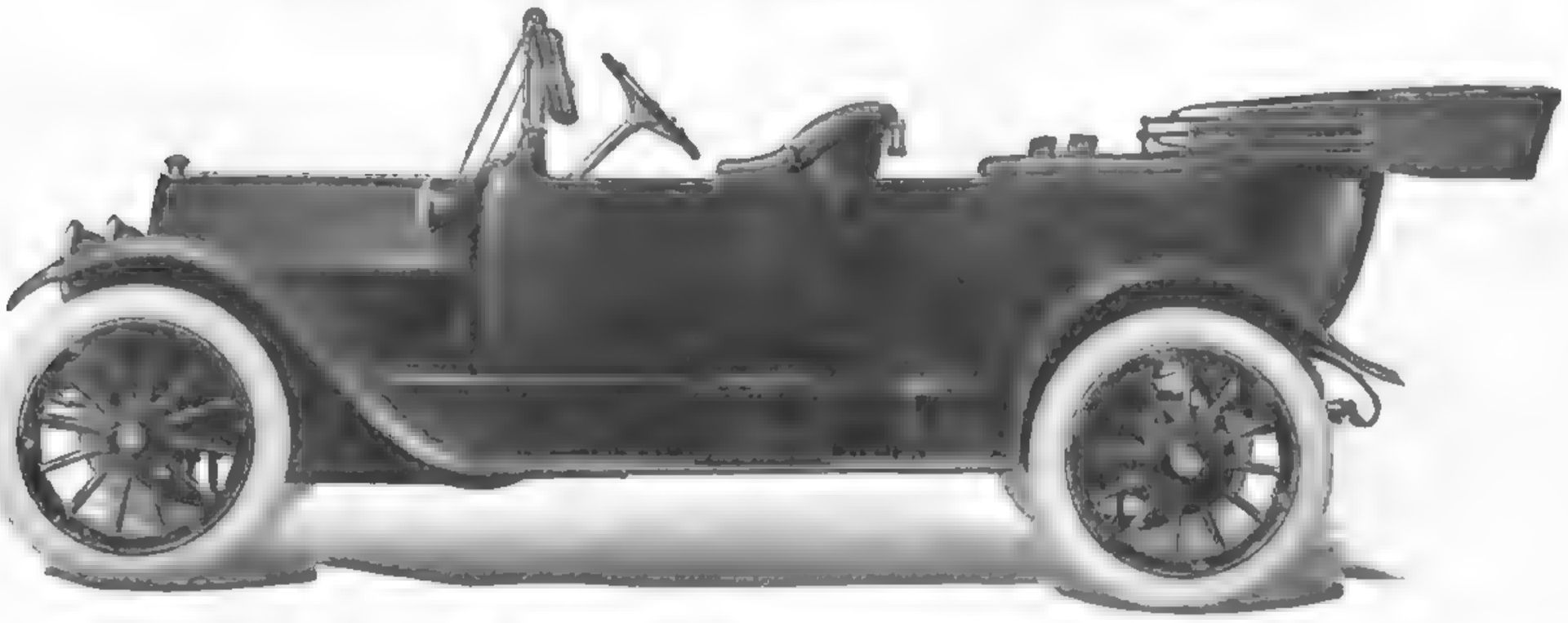
Limousine

The Studebaker Corporation

Detroit, Mich.

Studebaker "35"

The Six-Passenger Car Enters The Low Priced Zone



Four cylinders, 4⅛-inch bore x 5-inch stroke, 116-inch wheelbase

With Six-passenger body. 34 x 4 inch GOODRICH TIRES. Luxurious upholstery. Studebaker Jiffy curtains. Electric horn. Electric lights. Electric self-starter. Wide tool box. Crowned fenders. Silk mohair top. Clear-vision windshield. Speedometer. Extra rim. Three-quarter elliptic springs. Tire holders. Full set of tools. Detachable, demountable rims. **$1290**

The Studebaker "35" Is Electrically Started and Lighted

When we vouch for the Wagner Electric Starter will you stop, please, to consider that the assurance comes to you from Studebaker?

We believe that this is by far the most satisfactory starter yet produced.

It is capable of giving the motor 80 revolutions per minute for 31 minutes.

It works—perfectly.

The Power Of The Car, Its Motor And Practice

The name "35" is not a misnomer.

It understates the power if anything.

The motor is *magnificent*.

No less expressive word will do.

It is the best motor that ever bore the name Studebaker—and that says much.

It is the cleanest.

It is far and away the simplest.

Eighty-eight thousand Studebaker motors now in action spell power the world over.

Now, with about the same weight, you have more power—30% more perhaps.

In this car the motor has 4⅛-inch bore and long 5-inch stroke.

The pump and magneto are on a cross shaft in front of the cylinders and run silently from the crankshaft. Every part of the motor is easily accessible.

Observe, please, that this is a **six-passenger** car.

And, as an after-consideration—that it is electrically lighted and started.

If it is as good as it looks you will agree that it deserves admission to what has been a higher priced zone.

Outwardly, you can see, there is nothing to bar it from that distinction.

And when you pass from external to internal construction, you need only be reminded anew that this car is Studebaker built.

It is 100 per cent Studebaker built.

And it has all the dignity of design which attaches to that fact.

The very name Studebaker suggests to your mind beautiful lines; splendid coach-work; soft leather; faultless finish.

They are all here—in this car—confirming your first surprised impression.

And the Studebaker substance is underneath the hood and the tonneau.

The integrity that built this business from $65 to $65,000,000 is here.

The research and the resources of factories which have no peer in the world are here.

It is a truly wonderful car.

Chief Characteristics Of The Studebaker "35"

It is a **six-passenger** car.

The two extra seats are of the turn-about disappearing type.

The front and rear seats are wide and deep; rich and restful.

There is no cramping nor crowding.

The car is electrically lighted.

It is equipped with an electric self-starter which we consider the most perfect yet devised.

The car is provided with Studebaker Jiffy curtains; the improvements are our own.

How The "35" Comes By Its Beauty And Its Value

To some who have a favorite car of higher price there will be almost a sense of disappointment in the fact that this "35" has usurped the prerogatives of the other cars.

If you are still trying to explain to yourself the phenomenon of so much beauty and satisfaction at so low a price—think of the purchasing power involved in a sales total of $65,000,000.

Consider the expert engineering research and the development of special skill.

The thousand and one extra economies and efficiencies encouraged in a volume which exceeds in value the entire annual gold production of the United States and Alaska.

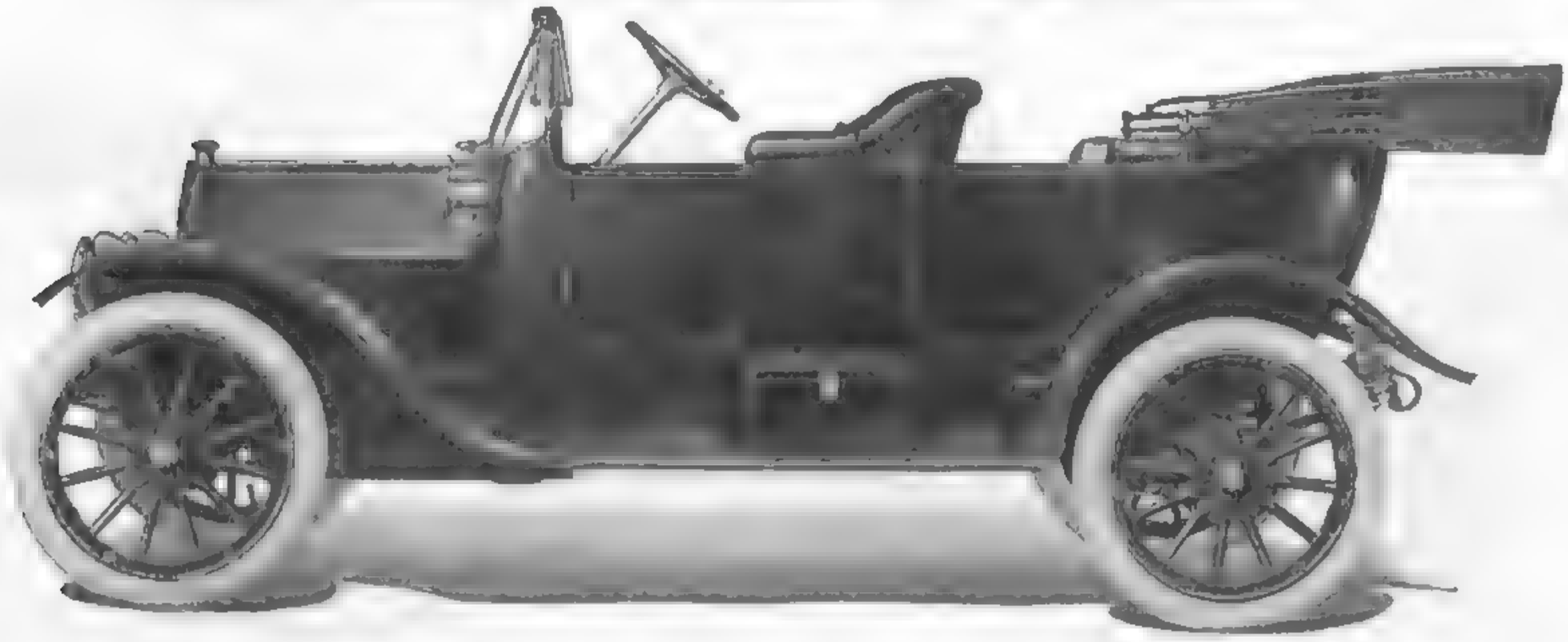
All these are exemplified in the "35".

See our dealer or send to us for full specifications and catalogue

The Studebaker Corporation, Detroit, Michigan

Studebaker "25"

More, we believe, than $885.00 has ever bought before—



Five-passenger, four cylinders, long stroke, 3½-inch bore x 5-inch stroke, 102-inch wheelbase

With 30 x 3½ inch GOODRICH TIRES. Demountable rims. Acetylene gas primer. Studebaker Jiffy curtains. Electric horn. Prest-O-Lite tank. Silk mohair top. Extra rim. Ventilating windshield. Speedometer. Robe rail. Tire holders. Full set of tools. Tire repair kit. Tool box. Full elliptic springs.

$885

Why We Believe The "25" To Be Extraordinary Value

Because of the way it is built.
Because nothing that bears the name of Studebaker is built any better.
It's not so large and it's not so superbly finished as some other Studebakers.
But it's just as good inside—just as good in the things that make good going.

No Slip-Shod Practice In Any Part Of The "25"

The same laboratory, the same engineering staff, the same designing department, the same skilled supervision work with constant diligence on every car we build.
We don't lower our ideals or drop the Studebaker standard when we come to build this car.
Our "25" clientele will run into tens of thousands of owners.
Our owners' confidence is precious to us—just as precious as the Studebaker name, because it must uphold that name.
That's why you can be sure of the "25" and the way it's built and what's in it.

You Can See The "25" At Any Studebaker Branch

The "25" is being distributed to Studebaker branches everywhere.
And from them to Studebaker dealers.
You will not need to wait.

The Studebaker "25" represents the splendid evolution of the small but powerful and efficient car.

We consider our present well-known car of lesser horsepower rating one of the most remarkable values ever produced, a very prince of small cars.

Yet in the "25" we have gone even further. We have developed strength, speed, power, into the stronger, swifter, more powerful '25."

The "25" is a car of attractive lines and great comfort.

In design, in careful manufacture, in quality of steels, the "25" is identically as good as the "35" and the "Six"—nothing better can be built.

It has a marvellous ability to *go* through any and all road conditions, yet always quietly, always comfortably.

We have built this car not alone for the buyer who delights in accessories but for the great American people who want an unfailing, handsome, enduring car at a price within everyone's reach.

The "25" is in truth a Studebaker without a debatable point in engineering practice, or manufacturing methods, or staunchness of material, or finish, or size, or comfort, or operating qualities.

More, we believe, than $885 has ever bought before.

Get at the steering wheel for twenty minutes and drive; and you will agree with us that the prince of small cars has become king of the popular priced domain.

Is The "25" Motor As Good As The "35" Motor?

Yes, it is
Precisely the same design.
Not so large, of course.
But ample power from the long stroke motor—3½ x 5 inches.
Just as clean-cut; just as modern; just as *fine*.
Cylinders cast en bloc like the "35".
Valves all on one side; and enclosed.
Crankcase split so that all motor bearings can be adjusted from hand-hole plates in crankcase base.
And speaking of power!
Pit it as often as you like, and in as hard a test as you like, against anything in its class.

One Little Instance Of "25" Value

550 pounds of steel are used in the Studebaker "25".
And Studebaker steels are not market steels—but far above market steels.
As in the "35" so in the "25"—special steels specially analyzed; and three or more special heat-treatments for each and every steel part.

The "25" Is A Sturdy Car

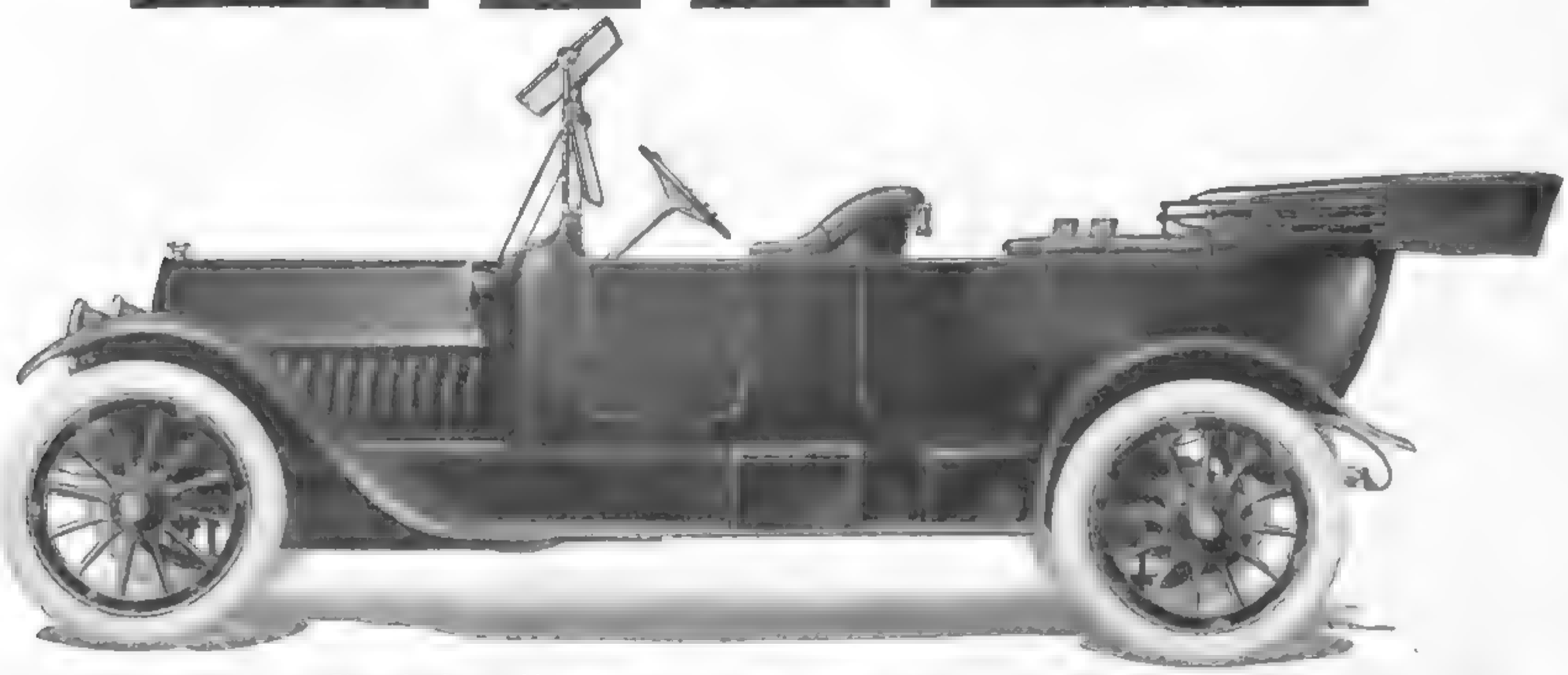
Nothing superficial—either in principle or practice.
Nothing flimsy.
Studebaker thoroughness throughout.
A car we're glad to send to every part of America and off to the ends of the earth, bearing the Studebaker nameplate.

See our dealer or send to us for full specifications and catalogue

The Studebaker Corporation, Detroit, Michigan

Studebaker "Six"

The $1550 "Six" Makes Our Line Complete



Six cylinders, 3½-inch bore x 5-inch stroke, 121-inch wheelbase

With Electric self-starter. Electric lights. Electric horn. Studebaker Jiffy curtains. Six-passenger body. 34 x 4 inch GOODRICH TIRES. Luxurious upholstery. Crowned fenders. Silk mohair top. Clear-vision windshield. Speedometer. Extra rim. Detachable, demountable rims. Full set of tools. Tire holders. Three-quarter elliptic springs.

$1550

Why The "Six" Is Of Striking Interest

It is the first "Six" of high grade at such a price, and thus marks the advance of the automobile industry.

It brings a car of the utmost luxury within reach of the many.

The long stroke motor is silent and powerful. The floating axle sufficient for all strains.

The Studebaker "Six" is, in short, such a car as could have come only after years of study and experience. It stands at the head of a long line of fine cars. It is the last word of engineering skill.

Drive it and you will acknowledge its supremacy.

Forty Ovens To Heat-Treat The Steel Used In The "Six"

We would not like to say that the Studebaker laboratories delve more deeply into the science of steel analysis and steel treatment than any other.

But we are quite sure they are not surpassed in patience, care or skill.

There is no steel part in the "Six" which is not specially and differently heat-treated for its particular purpose.

There are three separate heat-treatments for practically every steel part.

And a tremendous battery of 40 heat-treating ovens performs this vital function.

The Studebaker organization has repeatedly made history.

And the $1550 Studebaker "Six" marks the epoch-making announcement of the year.

Even to those who are acquainted with the advantages of a six, this new Studebaker car will reveal merits not before realized.

There is in its clean and simple design, its luxury, its comfort, a perfection of every detail which carries the car to a point of surpassing excellence.

The $1550 Studebaker "Six," we believe, stands first as the complete and final answer to the demand for a popular-priced six.

It is a rich and satisfying car, at a marvellous price.

Remember, if the price seems to you astonishingly low, that we shall make more "Sixes" this year than any manufacturer has ever made in one year, and that the single purpose of our immense factories is to achieve the seemingly impossible.

Let those who have been wondering whether they should buy a six consider that this $1550 car bears the stamp of Studebaker.

Let them reflect that the $1550 Studebaker "Six" is a car supremely luxurious, unexcelled in design and manufacture and utterly satisfying, with the smooth, resourceful, uninterrupted power which six cylinders insure.

For the $1550 Studebaker "Six" is, you will agree, a glorious achievement.

Complete List Of Studebaker Cars

The cars here announced are **additions** to our line. We shall continue to manufacture the famous Studebaker (E-M-F) "30" and Studebaker (Flanders) "20", than which no better cars of their class were ever built

"SIX"	Touring Car	$1550
	Roadster	$1550
	Limousine	$2500
"35"	Touring Car	$1290
	Sedan Type	$2050
	Coupé	$1850
"30"	Touring Car	$1190
"25"	Touring Car	$885
"20"	Roadster	$835
	Delivery Car	$800

All prices for cars fully equipped, f. o. b. Detroit.

See our dealer or send to us for full specifications and catalogue

The Studebaker Corporation, Detroit, Michigan

Here's what we make it of

WHOLE quarters of fresh, high-grade beef, certified by the Government inspection stamp and by our own careful inspectors—That is what we use for the strong, rich stock of

Campbells'
BEEF
SOUP

This stock is in itself "meaty" and highly concentrated. And it also contains plenty of juicy, solid beef which has not been used for stock, beside carrots, turnips, peas, barley and other vegetables; making all together an extremely nourishing and substantial soup.

Keep at least half-a-dozen of this wholesome Campbell "kind" always at hand; and you'll realize how far it goes toward solving the problem of living-cost.

Try it *today*. You'll almost make a meal of it.

"With cheerful face
I gladly chase
When *Campbell's Soup* I see
But should I miss
That perfect bliss
'Twould sadly chasten me."

21 kinds—10c a can

Asparagus	Clam Bouillon	Ox Tail
Beef	Clam Chowder	Pea
Bouillon	Consomme	Pepper Pot
Celery	Jardenne	Printanier
Chicken	Mock Turtle	Tomato
Chicken-Gumbo (Okra)	Mulligatawny	Tomato-Okra
	Mutton Broth	Vegetable
	Vermicelli-Tomato	

Look for the red-and-white label

Sense and Nonsense

A New Water Sport

A SMALL negro boy went to a physician in Louisville to be treated for a painful sensation in one of his ears. The doctor examined and found the ear was full of water.

"How did this happen," he asked after he had drained the ear—"been going in swimming?"

"Naw, suh," said the little darky—"been eatin' watermelon!"

Work for the Angel

WHEN Harford Marshall, the New York lawyer, was an assistant district attorney under Jerome, he was charged with prosecutions of the fortune tellers and fake mediums who infested parts of the city. Marshall got evidence against a so-called crystal gazer and sent County Detective Al Thomas to make the arrest.

Thomas, pretending to be a customer, called on the seer and asked for a reading. The faker took Thomas' brawny left palm in one hand and his crystal ball in the other, and after peering in a rapt manner, first at one and then at the other, seemed to go off into a trance. Presently his lips moved.

"A shape is hovering above me!" he said in impressive tones. "It comes nearer and nearer—it is an angel!"

"Great!" said Thomas. "If said angel is a friend of yours you'd better bring him along with you to put up the bail. You're pinched!"

Form vs. Food

FRED KELLY, the Ohio humorist, says a new-rich family in Cleveland, who were beginning to put on a lot of airs, hired a colored girl just arrived from the South to act as their serving maid. Her new mistress insisted that all meals should be served in courses. Even when there wasn't very much to eat it was brought to the table in courses.

At the end of a week the girl threw up her job. Being pressed for a reason for quitting so suddenly, she said:

"I'll tell you, lady—in dis yere house dere's too much shiftin' of de dishes fur de fewness of de vittles!"

A Familiar Face

THE other day somebody recalled a story that Bill Nye used to tell on himself. Nye, who had a shockingly bad memory for faces, once got aboard the elevator in the old Fifth Avenue Hotel in New York to find that the only other occupant of the car was a short, square, serious-looking man, with an iron-gray bear's beard, and with a cigar in his mouth.

"He looked at me and smiled," said Nye; "and then I knew I had seen him somewhere before, but who he was or where it was we'd met I couldn't remember. I saw he wanted to shake hands and so I shoved mine out to him first.

"'I don't believe you know me,' he said.

"'Well,' I said, 'I know I've met you somewhere. Your face is familiar, but just for the moment I must confess that I can't place you. Where was it we met anyhow?'

"'It was in Washington City, a few years ago,' he said. 'You called on me at the White House; I was living there then. My name is U. S. Grant.'

"I got off at the next floor," said Nye. "I was afraid I might ask him if he'd served in the Civil War!"

An Even Break Absolutely

ARTHUR TEELE, rear commodore of the Atlantic Yacht Club of New York, claims to have attended a funeral once where, just as the services were getting fairly under way, an intoxicated person wandered into the chapel and staggered up the aisle to a seat near the front.

The sexton rose to eject him; but, as the stranger seemed to have fallen into a doze, he deemed it best to leave him alone until the last sad rites were concluded. The clergyman proceeded with the ritual until he reached the passage:

"And after darkness there shall be light!"

The intoxicated party straightened up.

"There!" he said, addressing the gathering generally. "Could anything on earth be fairer than that?"

The Conservative Briton

ROY McCARDELL, the humorist, went abroad last summer. On the way across he grew quite chummy with Louis Tracy, the English novelist, who was returning home after a visit to America.

One morning in the smoking room Tracy passed and bowed to McCardell. A serious-looking Englishman witnessed this exchange of greetings and, after thinking the thing over for a time, approached McCardell.

"I beg your pardon," he said, "but you seem to know that person who just passed. He and I are sharing the same stateroom, and this morning he got up first and by mistake put on my boots. He's wearing them now. Do you know him?"

"Yes," said McCardell. "That's Louis Tracy."

"Tracy, the novelist?" said the Englishman. "I admire his works immensely. I wonder now if I might meet him!"

Reproving the Hensley Boys

OPIE REED says when he lived in the mountains of Eastern Tennessee a tall old gaunt hillsman came down from across the Kentucky border one day and told him this story:

"Son," he said, "I've been having a right smart trouble lately with them dad-fetched Hensley boys. The whole passel of 'em live right up the creek a little piece above my place, and here lately they tuck a sort of a grudge ag'inst me. Every night when I went out to feed my stock they'd be hid in the brush fence at the lower end of my hoss-lot, and they'd shoot at me.

"I got tired of it. I'm gittin' along in years and I can't see to aim a gun the way I could oncet, on account of my eyesight; but I jest made up my mind the other night that I wouldn't stand it no more. I'm peaceable, but there's a limit to everything; so that night when I went out to feed I taken my old gun along with me. Shore enough, they was ambushed in the same place, and they cut down on me jest as soon as I come into sight.

"So I upped with my gun and I sort of sprayed them bushes with a few bullets. That seemed to quiet 'em down, and I went on with my feedin'; but in about an hour I felt sort of curious and I walked down to that there brush fence and taken a look. And, son, all them Hensleys was gone but three!"

Cutting Out the Liver

HERBERT COREY, the champion long-distance anecdote teller of the world, says that where he came from, in Ohio, there was a stranded hungry race-track gambler who struck town and found the friend of his boyhood running a short-order restaurant. The restaurant man made his old comrade welcome and at first fed him copiously, but after a week or so grew weary of so unprofitable a guest and decided to give the wayfarer a gentle hint.

So he instructed the waiters to give him only liver to eat—liver being the cheapest thing on the bill-of-fare. The race-track man had liver for breakfast, dinner and supper—just liver, and nothing but liver. He lived on liver nine days; then, on the morning of the tenth, he found a twenty-dollar bill on the street.

He made hotfoot for the most pretentious café in the place. The menu was printed in French. He beckoned the waiter to him.

"Have you got liver here?" he asked.

"This is liver," said the waiter, pointing to a line on the card.

The gambler laid a thumb over it firmly.

"Now then," he said, "bring me ten dollars' worth each way from liver!"

A Constant Struggle

WHEN the Howard-White-Garrard feud raged a few years ago in Clay County, Kentucky, a partisan of one faction came to Louisville to testify in a moonshining case before the Federal Court, and a reporter for a Louisville paper interviewed him on conditions in the mountains.

"Son," said the clansman seriously, "things is in a mighty bad way up in Clay County. It's a honest fact that a man can't have no peace up thar onless he's furever shootin' somebody!"

In this cabinet the owner has stored 5 dozen dishes, 40 packages, and nearly 200 other articles (An Ideal Kitchen)

Give your wife a Hoosier Cabinet— save miles of steps for her tired feet

Do you know how many miles of steps your wife takes in her kitchen? Her table is the center of her kitchen work. To that she must bring everything and then carry it all away.

You can see her now as she works around her kitchen—never still—never stopping—always moving until you are impelled to say to her—

"Don't You Ever Stop?"

A woman never stops—she can't—there's too much to do. The time she might spend in resting she puts in in walking back and forth in an inconvenient kitchen, getting things together that ought to be all in one place. You can save her countless steps by giving her a Hoosier Cabinet. It combines pantry and cupboard around a big table covered with pure aluminum, and puts everything at her fingers' ends.

The half million women who own Hoosier Cabinets don't **walk** for things. They **reach** for them, and save hours every day.

Labor-Saving Machine

In your own work you have scores of labor-saving devices. Your wife practically has none in her kitchen, where her hardest work is done. The Hoosier Cabinet is the first real kitchen labor-saving machine. Men by thousands have seen its merit and are buying it for their wives to cut their kitchen work in two.

Designed by Women

This Hoosier Cabinet has been developed year by year from the suggestions of housekeepers. It is compact and wonderfully convenient—built of solid oak to last a lifetime—beautifully finished—handsome enough to grace the finest kitchen in the land. Every woman who owns a Hoosier Cabinet urges her friends to have one. Enormous sales have cut manufacturing costs in two. To give you the benefit, we fix the price. Thus, you get the best built kitchen cabinet on earth at much less than you would have to pay if it were made in small quantities.

Save Money Join the Hoosier Club Fee $1.00

Furthermore, you may enroll in the Hoosier Club and have your cabinet delivered at once, provided the club for your town is not filled.

The Club Plan

The club plan is new. It is based on the fact that two-thirds of American families get their money monthly or weekly.

By this plan our agents are permitted to sell and deliver a limited number of Hoosier Cabinets immediately on payment of a single $1.00; balance $1.00 per week, at the low cash price we fix. The cost of this extra accommodation we make up by increased sales.

Does Your Mother Own a Hoosier Cabinet?

Ideal Holiday Gift

The holiday club plan is especially convenient. You can give your wife, mother, sister, or sweetheart a handsome Hoosier Cabinet without missing the dollar. Nothing could please her so much. Try it. Go to the Hoosier agent in your town and enroll in the Hoosier Club today.

3,500 Agents

Good Men to Know

There is *one* Hoosier Agent *(only one)* in nearly every town big enough to have a furniture store. He is reliable. He believes in quality high and prices low. Look for this blue and white sign in his window.

HOOSIER KITCHEN CABINETS

Tear Out and Mail This Coupon

YOURS FREE

"The Model Kitchen Book"

Good for one "Model Kitchen Book;" tells how to arrange your kitchen to save steps; how to have meals ready on time; how to improve an old kitchen; how to work sitting down; a hundred facts about the famous Hoosier Cabinet and where you can get it on the club plan; 25 illustrations. Yours free. Sign and mail this coupon right away.

*(Your name)*_____

*(Your address)*_____

The Hoosier Manufacturing Company

1211 Sidney Street, New Castle, Ind.

Branch, Pacific Bldg., San Francisco **Sold also throughout Canada.**

Special Features

Without Extra Cost

Sanitary, metal, 65-pound flour bin; "clock-face" want list; big dish and package cupboard; metal dust-proof sugar bin; crystal glass jars for tea, coffee, spices and salt; handy utensil hooks; rolling pin rack; metal bread and cake box and tray; compartment cutlery drawer; linen drawer; big pot and kettle cupboard; pan racks; sliding shelf; cutting board; sliding table 40 x 39, covered with pure *aluminum*. Size—height 5 ft. 8 in.—width 3 ft. 4 in.—depth lower section 2 ft. 4 in.

Fine Watches without the Fancy Prices

YOU think fine Jeweled watches must still cost fancy prices because they always have. But that would deny progress.

Let your Jeweler show you an Ingersoll-Trenton. Its makers know modern scientific manufacturing. In selling thirty million Ingersoll watches they have learned to do business on small profits. Into the new Ingersoll-Trenton they have crowded values that will revolutionize price-standards on high grade watches.

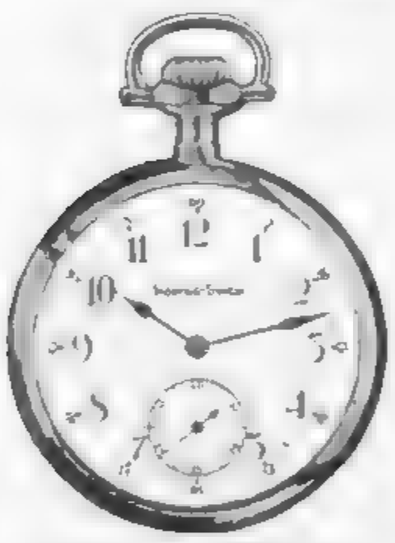
They understand that the only hope of success for a new jeweled watch is in giving the people values that they never got before.

Ingersoll-Trenton watches are ahead of the market. Modern methods are more exact. For moderate prices you get a precision in time-keeping that heretofore has cost heavily.

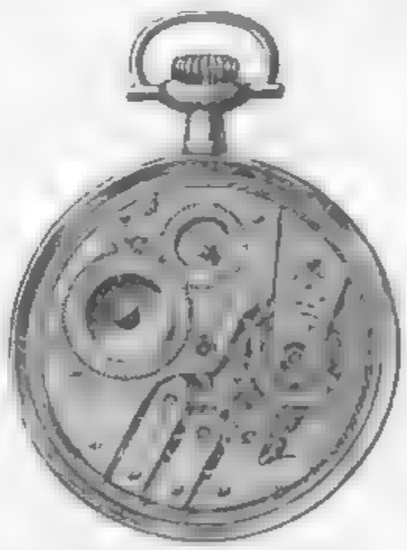
Every Ingersoll-Trenton is accurate to the fraction of a minute.

In the whole line there is not an ordinary, half-reliable watch. The Ingersoll-Trenton has style. It is new. The least expensive one will run 20 years. The 19 jewel model will last for your grandson and is unsurpassed by any American watch regardless of cost.

Ingersoll-Trenton
Jeweled Watches



Ingersoll-Trenton gold filled cases are made open face or hunting style, plain or fancy engraved patterns.



Note bridge model movement found only in expensive watches

Every Ingersoll-Trenton movement is of bridge model construction—the type used on all highest grade watches exclusively. Ingersoll-Trenton gold filled cases have beauty of line and are made in plain or fancy engraved patterns. They are absolutely guaranteed. Jewelers show a variety of styles.

"I-T" 7 Jewel Models

No other 7 jewel watch compares with the Ingersoll-Trenton. It is the only one made in the bridge type of movement giving extreme accuracy. It is timed in three positions instead of but one.

In solid nickel case **$5**

In 10 year "I-T" guaranteed gold filled open face case, plain or fancy **$7**

In 20 year "I-T" guaranteed gold filled open case, plain or fancy **$9**

"I-T" 15 Jewel Models

The 15 jewel Ingersoll-Trenton movement is as beautiful a watch as any man need ask for. Its precision is more than most men require. It will give a full generation of service.

In 20 year gold-filled case . **$12**

In 25 year "I-T" guaranteed gold filled case, including exquisite new styles of finish . **$15**

Fully Adjusted 19 Jewel Ingersoll-Trenton

There is nothing better in watches than the 19 jewel extra-adjusted Ingersoll-Trenton. All that human skill can contribute is concentrated in this movement. No watch can run closer or last longer.

Its rare and perfect workmanship, its adjustments to temperature, isochronism and 5 positions make it the preëminent watch for the man who demands the very best and wants it at the right price. **$25**

In 20 year "I-T" guaranteed gold filled plain or fancy case . . .

In solid nickel case $22. In 25 year gold-filled "I-T" case $28.

FOR SALE ONLY AT RESPONSIBLE JEWELRY STORES

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ON THE UPGRADE

(Concluded from Page 7)

"I haven't any," said I; "but I know how to do it ——. Never mind, we'll not argue it. Just wait!"

During the next few weeks I sized up the various jobs in the plant. There were several avenues of advancement. I could see a chance to go up through the sales department and perhaps land somewhere as a branch manager; or I might perhaps aspire to the buyer's job. Still another avenue was through the accounting and financial department. All these paths, of course, led finally to the general manager's job, and then in a straight line to the presidency.

You see I was no longer the green young chap who had lost job after job because he lacked perception. Perception is a wonderful quality, and I often marvel that so few men acquire it. If a man will only cultivate this attribute he will find himself analyzing almost unconsciously the reason for things; so my secret analysis of this organization led me to formulate a definite ambition. My most likely chance of quick advancement, I reasoned, lay along the path that led to the office manager's job. For this conclusion I had a tangible reason. The office-manager, Billy Munn, was very strong with the advertising department; in fact he was the advertising man's understudy. It looked as if he might be shifted over there some day and his place thrown open to somebody else.

I felt that I was perfectly competent to hold the job and I made up my mind to get it if I could. There were eighteen or twenty men and women in the general office, embracing the usual types—some fairly competent, others decidedly mediocre, and a few careless and indifferent. In the whole lot there was only one who seemed formidable as a rival.

This man was a young fellow named Scofield. He was one of the most ambitious chaps I ever knew, willing to work eighteen hours a day if necessary. He lived over in New York, where he attended the evening classes at the Young Men's Christian Association whenever his work did not detain him at the office—as it often did.

The Man in the Way

It did not take me long to perceive that Scofield already had his eyes on Billy Munn's job; and Scofield, being of an analytical turn of mind, saw that I was after the same thing. For a time neither of us mentioned the matter to the other, but a decided coolness grew up between us.

Well, things ran along for a year or more. Whenever Scofield invented something new in the way of accounting methods or office appliances I scarcely rested until I had improved upon it. Then Scofield would get in his best licks until he could score against me. It was I who secured the introduction of a so-called post-office system throughout the plant, whereby all the various documents were collected from baskets on a half-hour schedule and distributed in the same way. This obviated an immense amount of running round on the part of high-priced executives.

For quite a while I pondered on the coldness existing between me and my rival; and then one day I asked Scofield to go to dinner with me that night in New York. I had something important to say, I told him. I knew a little Italian restaurant on West Tenth Street where we could have a corner to ourselves. Over a course dinner I unfolded my plan.

"You and I have been rather jealous toward each other," I said; "but I don't see any reason why we shouldn't be the best of friends. See here, Scofield, we can't afford to be enemies! Let's put the proposition on a pure business basis and boost each other along." He scowled.

"I don't just understand how we can do that when we are both after the same thing. Oh, I know you want Billy Munn's job, but I was on the ground first!"

"Yes," I admitted, "we both want that job and it looks as if one or the other of us might get it sooner or later. The other fellows in the office haven't done much to deserve it. But such things are rather uncertain, and after you and I have fought over it some chap may be brought in from the outside to succeed Billy. Yet one thing is certain, Scofield—there is plenty of opportunity for advancement in our establishment. You and I are going up, whether either of us gets to be office manager or not. Now, instead of quarreling, why can't we work the thing out so that both of us will be in line for promotion, no matter what happens to Billy's job?"

"How?" asked Scofield.

"Well," I explained, "I have been putting too many eggs in one basket; you have been doing the same thing. Both of us can't be office manager; if we go on like this one or the other of us may be disappointed. Now, for my part, I am going to broaden out. I am going to pay more attention to the sales department. I've been looking into things there of late, and I've taken a notion that I could sell machinery if I had the opportunity; in fact, I really believe there is a better chance in the sales department than anywhere else. I hear the company expects to open a couple of new branches during the year."

Scofield pricked up his ears at this. I could see that Billy Munn's job was not quite so glittering.

"Now suppose we form a little alliance," I went on. "We'll go along just as we have done, so far as the general office is concerned, only we'll work together instead of separately. But, in addition, we'll understudy for the sales department—both of us, Scofield. We'll do it together and help each other all we can. I've got some ideas already! Then, if you should get Billy Munn's job I'll bend every effort to get into the selling end of the game. If I should land Billy's job you can go into the sales department. It'll be a square deal all round."

The Alliance With Scofield

Scofield and I parted that night as very good friends, sworn to help each other; and neither of us was quite sure which avenue of advancement he really preferred. The whole problem had taken on a new aspect.

Another year passed, during which we seemed to make little progress. Billy Munn spent more and more of his time over in the advertising room, however; and once, when he was away, Scofield was made acting office manager. This hurt me a little and I increased my efforts along the selling line.

One thing I did was to cultivate Charley Hanson, the assistant sales manager. Charley lived over my way, though I had never known him very well. There was a small clubhouse in our town, but I hadn't joined, for financial reasons. Now I applied for membership, and Hanson, as head of the committee, recommended me.

Through Hanson I became well acquainted with Henry Bassett, the sales manager. The three of us had luncheon together with increasing frequency, and I made it my business to introduce Scofield. Bassett took a liking to him from the start. We were both likely young chaps, intensely interested in the success of the business; and the events that followed were only the workings of cause and effect.

Scofield worked out several clever selling ideas; I invented a number of such plans myself. We discussed them with Bassett and Hanson, and sometimes Billy Munn took part in our selling talks.

Fourteen months after Scofield and I entered into our little compact the advertising man was made treasurer of the company. Billy Munn became advertising man and I was appointed office manager. The way it came about was logical enough; Bassett wanted Scofield in the sales department.

Not long afterward the fellow Mullaly came to me for a job, but I didn't want him.

Today Scofield is superintendent of branches and is drawing a salary of six thousand dollars—far more than I am getting. Yes, this is a trifle galling—or would be if I did not look at the matter in a philosophical light. The best of it is that Scofield is my friend and I know he will pull me up just as soon as opportunity permits. I am aiming now for the sales department, and I'll land something good sooner or later.

My story is the homely history of an every-day man. I have never done anything spectacular and probably never shall. But most of us here in this world are every-day people, and if my story helps the common run of men to think out their own advancement I shall feel that I have done something out of the ordinary.

Editor's Note—This is the first of a series of articles by Edward Mott Woolley. The second will appear in an early issue.

My jimmy pipe

Companion of the years gone:
true friend, unchanged by fortune's
flow and ebb;
helpful, inspiring; in life's
battle my confidant, my
collaborator

my jimmy pipe!

No man is my friend who
would say of you one unkindly
word; you have earned the best
the tongue can bestow, my
good friend, my true friend—

my jimmy pipe!

Deny me not a taste of
tobacco from your fragrant bowl;
you have won your reward,
your rest;
but to me, your charm is like
the spell of magic; I yearn for just
one more cool, soothing smoke
ere I lay you in peace and quiet,
so well deserved—

my jimmy pipe!

Blackened by long years of faithful
service; ready, willing, eager to give
me happiness; beauty
adorns you not, I confess;
but best of all my earthly possessions,
I pay you homage
a tribute born of enduring
affection,

my good friend, my true friend,

my jimmy pipe!

Get out your jimmy pipe!

And get it via the speed line, because time's flying and it's long since Prince Albert tobacco sounded the recall of jimmy pipes from attic rafters, dark, musty den corners and other forgotten spots—laid away simply because fond owners would not stand scorched tongues, ill-smelling fumes and parched throats!

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You give yourself a joy smoke! Put that old jimmy on the firing line again jammed brimful of P. A.—*and* take a new lease on cheer-up! *Do that little thing!*

Buy P. A. everywhere—in 5c tapey red bags, 10c tidy red tins and handsome pound and half pound humidors

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A THANKSGIVING RECIPE

Little Red Devil Recipe No. 38

THIS RECIPE was so popular last Thanksgiving that we republish it by request:—3 cups stale bread crumbs; 1 cup English walnuts chopped fine; ½ cup chopped celery; 1 cup chopped apples; 3 eggs; 1 teaspoonful crushed marjoram leaves; and 1½ cups Underwood Deviled Ham. Mix ingredients thoroughly, ham and crumbs first, and eggs last. This quantity will stuff a large turkey. Or just try your own regular dressing recipe with Underwood Deviled Ham added.

TASTE THE TASTE

—the bewitching, insinuating taste of Underwood Deviled Ham. It's the good taste of ham seasoned with salt and sugar and hickory smoke, boiled *en casserole* to retain all the delicious ham flavor. Ground fine and mixed with the famous Underwood Deviled Dressing of mustard and spices.

Write for the famous Little Red Devil Recipes. We'll send them free if you mention your grocer's name, and say whether he keeps Underwood Deviled Ham. Or send 15 cents for a small can [illegible] key with [illegible] Deviled Ham *this* Thanksgiving. Made by the [illegible] Underwood Company, 52 Fulton Street, Boston.

UNDERWOOD DEVILED HAM

THE IMMORALITY OF CHANCE

(Concluded from Page 12)

and from the states into the District of Columbia; but the practice was finally effectually stamped out by the authority of the Federal Government. Today almost every state in the Union has some sort of law against gambling in its various forms. The courts long ago set their faces against it as contrary to public policy, and recited reasons that have already been given. The law has generally made wagering contracts void; and judges have even gone so far in certain jurisdictions as to hold that money borrowed for the purpose of gambling, when that purpose was known to the lender, could not be recovered.

It would seem that if the conference at Calcutta had gone to the courts it would very quickly have learned wherein the evil of gambling lay.

There is a further profound basic reason why civilization has driven organized gambling to its last stand in this tiny Eden on the Mediterranean, and that reason is that chance is the great enemy of all human progress. All the struggle and effort of the race, from the time it emerged from the slime of the old Cambrian seas, has been directed toward one object—to escape from the dominion and tyranny of chance!

The pastoral life of the first patriarchs developed and the hunter became a tender of flocks, because man wished to eliminate the element of chance in the chase. Always the effort has been to thrust chance farther and farther back. The race tilled the earth to guard against the chance that Nature would not produce enough to support life. Every advance the race has made, every device it has invented—all are to the end that it may clear itself of the exigencies of chance. The history of all scientific knowledge is but the history of the effort to be rid of chance; and, fighting always with this one idea, we have built up the civilization we now enjoy.

Because, then, chance is the enemy of all human progress this temple to it in the Principality of Monaco must presently crumble under the pressure of the public opinion of the civilized world.

An Exciting Finish

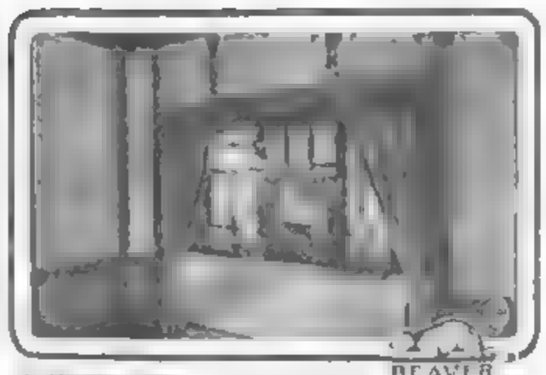
WHEN Opie Reed, the writer, was a printer down in the southern part of Kentucky a good many years ago he worked on a small weekly paper and boarded with the keeper of a small general store.

"My host," said Reed in telling the incident, "was the most inveterate checker player in the state, and his wife was the best cook that ever lived. The house was right next to the store and the place where I worked was just across the road. One day the dinner horn blew, and I broke for the store to pick up the old man and hustle for the table. I was as hungry as a bear, and as I came across the road I could smell fried chicken and other good things; and I fairly dribbled at the mouth.

"The husband was sitting at the back of the store playing checkers with another old chap. These two were the checker champions of the county. I told him dinner was ready and begged him to come on, because I knew his wife wouldn't put the dishes on the table until he showed up; but he was right in the middle of a close game and he only shook his head.

"I stood there waiting, getting hungrier and hungrier every minute, and madder and madder! That dinner was bound either to scorch or get cold—and maybe do both; but there sat that old pair of fossils silent as mummies and still as the grave. Neither of them moved an inch for fifteen minutes. Finally my host scratched his head for a couple of minutes—it seemed like hours to me—reached over deliberately, picked up a counter, held it poised in the air for another minute and then put it back in its original place and said, half to himself: 'Well, this is excitin'!'

"It was at this juncture," said Reed, "that I hauled off and kicked his old checkerboard clear out of the front door!"



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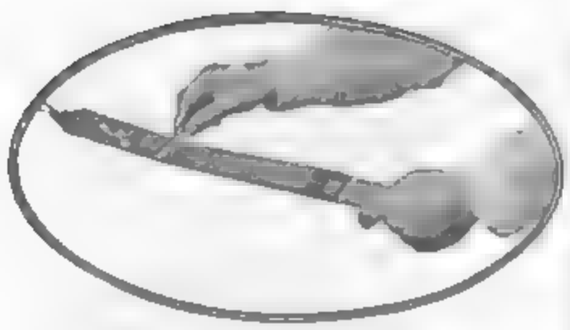

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HIS MAJESTY BUNKER BEAN

(Continued from Page 25)

yearned to wear one of those key-chains, but he had never had more than a trunk-key and a latchkey, and it would look silly to pull those out on a chain before people; they'd begin to make fun of you!

He worked on, narrowly omitting to have Breede inform the vice-president of an important trunkline that it wouldn't hurt him any to have those trousers pressed once in a while; also that plenty of barbers would be willing to cut his hair.

Bulger condescendingly wrote at his own typewriter as if he were the son of a millionaire pretending to work up from the bottom. Old Metzerger was deep in a dream of odd numerals. The half-dozen other clerks wrought at tasks not too absorbing to prevent frequent glances at the clock on the wall.

Tully, the chief clerk, marred the familiarity of the hour by approaching Bean's desk. He walked lightly. Tully always walked as if he felt himself to be on dangerously thin ice. He might get safely across; then again he mightn't. He leaned confidentially on the back of Bean's chair and Bean looked up and through the lenses that so alarmingly magnified Tully's eyes. Tully twitched the point of his blond beard with thumb and finger as if to reassure himself of its presence.

"By-the-way, Bean, I notice some fifty shares of Federal Express stock in your name. Now it is not impossible that the office would be willing to take them over for you."

That was Tully's way. He was bound to say "some" fifty shares instead of fifty, and of anything he knew to be true he could only aver "it is not impossible." Of a certain familiar enough event in the natural world he would have declared: "The sun sets not infrequently in the west."

Bean was for the moment uncertain of Tully's meaning.

"Shares," he said. "Right there in my desk."

"Quite so, quite so," said Tully. "I'm not wholly uncertain, you know—this is between us—that I couldn't place them for you. I may say the office would not find even those few shares unwelcome."

"Well, you see, I don't know about that," said Bean. "You see I had a kind of an idea ——"

"I think I may say they would take it not unkindly," said Tully.

"—— of holding on to them," concluded Bean.

"Your letting them go for a fair price might not inconceivably react to your advantage," suggested the luminous Tully.

"It is not impossible that I shall want them myself," responded Bean, unconsciously adopting the Tully indirection.

"The office is not unwilling ——" began Tully.

"I'll keep 'em a while," said Bean. "I have a sort of plan."

"I should not like to think it possible ——"

Bean was tired of Tully. What was the man trying to get at anyway? He didn't know; but he would shut him off. His mind leaped with an inspiration.

"I can imagine nothing of less consequence," said Bean.

He was at once proud of the snappy way the words came out. Breede, he thought, could hardly have been snappier. He glared at Tully, who looked shocked, hurt and disgusted. Tully sighed and walked back to his own desk as if the ice cracked beneath his small feet at every step.

Bean resumed his work with the air of one forgetting a past annoyance. But he was not forgetting. He might let them have the stock—he had never thought any too well of that express directorship—but let them send some one that could talk straight. He didn't care if he had been short with Tully. He was going to lose his job anyway—the day after that wedding if not before.

He wrote many of Breede's letters, and was again interrupted, this time by Markham, Breede's confidential secretary. Markham's approach to Bean was emphatically footed, as that of a man unable to imagine ice being thin under his feet. He was bluff and open where Tully lurked behind his "not impossibles." He was even jovial now. He smiled down at Bean.

"Now! Bring on your Turkey!"

Some folks have an actual dread of carving the Thanksgiving bird. It isn't so often the lack of "knack" that makes carving hard. Much oftener, it's because the *knife* isn't sharp. Carving is easy—it's *fun*—if the knife is sharp. And it's fun to sharpen it if you use a Pike India Kantbreak Knife Sharpener. Everything you do with edged tools, in fact, is made quicker and easier with some one of the famous

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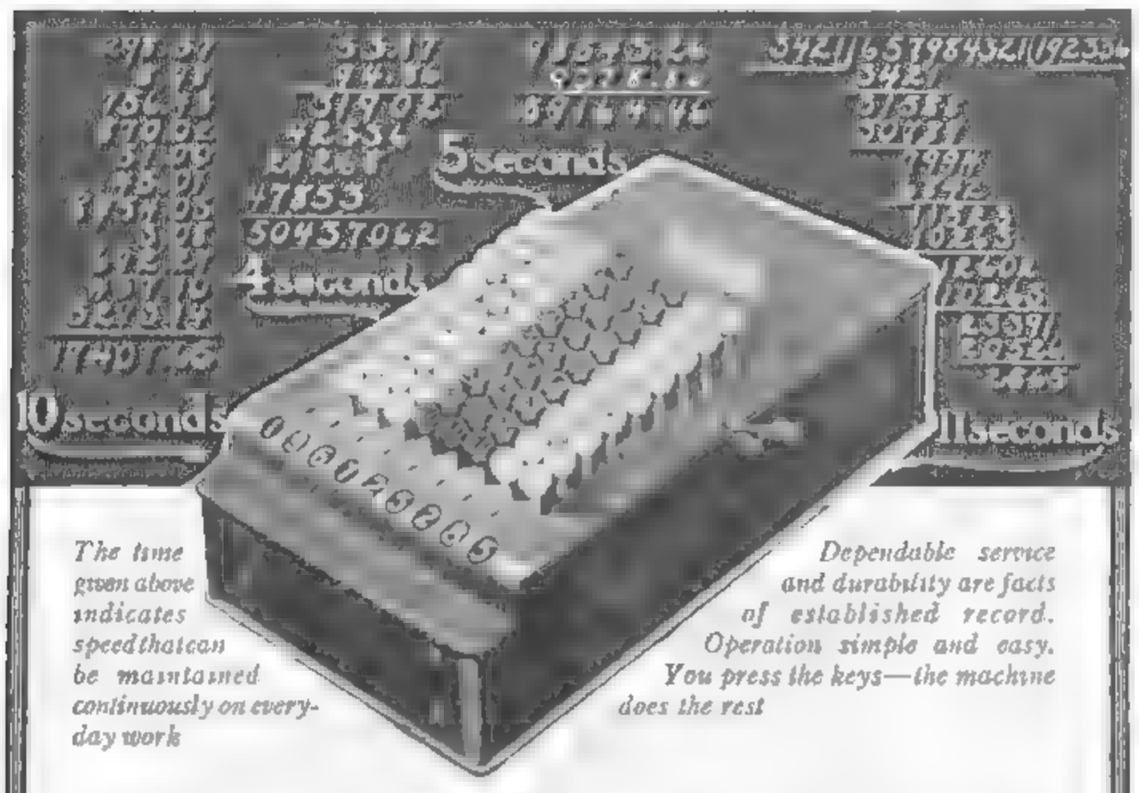

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"By-the-way, Bean, some one was telling me you have some Federal Express."

"Have the shares right there in my desk," admitted Bean wonderingly. He was suspicious all at once. Tully and Markham had both opened on him with "By-the-way." He had always felt it a shrewd thing to suspect people who began with "By-the-way."

"Ah yes; fifty shares, I believe." Markham smiled again, but seemed to try not to smile. He apparently considered it a rare jest that Bean should own any shares of anything—a thing for smiles even though one must humor the fellow.

"Fifty shares—well, well, that's good! Now the fact is, old man, I can place those for you this afternoon. Some of the Federal people going to meet informally here and they happen to want a little block or two of the stuff for voting purposes, you know. Not that it's worth anything. How'd you happen to get down on such a dead one?"

"Well, you know, I had a sort of a plan about that stock —— I don't know ——"

"Of course I can't get you what you paid for it," continued the affable Markham, "because it's poor stuff; but maybe they'll stand a point or two above today's quotations. Just let me have them and I'll get your check made out right away. You can go out of here with more money tonight than any one else will." Markham was prattling on amiably, still trying not to be overcome by the funny joke of Bean owning things.

"I don't want to sell," declared Bean. There had been a moment's hesitation, but that opening "By-the-way" of Markham's had finally decided him. You couldn't tell anything about such a man.

"Oh, come now, old chap," cajoled Markham, "be a good fellow. It's only needed for a technical purpose, you know."

"I guess I'll hold on to it," said Bean. "I've been thinking for a long time ——"

"Last quarter's dividend was three per cent," reminded Markham.

"I know," admitted Bean, "and that's just why. You see I've got an idea ——"

"As a matter of fact, I think J. B. doesn't exactly approve of his people here in the office speculating. He doesn't consider it—well, you know one of you chaps here, if you weren't all loyal, might very often take advantage —— You get my point?"

"I guess I won't sell just now," observed Bean.

"I don't understand this at all," said Markham, allowing it to be seen that he was shocked.

Bean wavered, but he was nettled. He was going to lose his job anyway. You might as well be hung for a sheep as a lamb. To Markham, standing there hurt and displeased, he looked up and announced curtly:

"I can imagine nothing of less consequence!"

He had the felicity to see Markham wince as from an unseen blow. Then Markham walked back to his own room. His tread would have broken ice capable of sustaining a hundred Tullys.

He saw it all now. They were plotting against him. They had learned of his plan to become a director and they were trying to freeze him out. He had never spoken of his plan, but probably they had consulted some good medium who had warned them to look out for him. Very well, if they wanted fight they should have fight. He wouldn't sell that stock, not even to Breede himself!

"Buzz! Buzz! Buzz!" went the electric call over his desk. That meant Breede. Very well; he knew his rights. He picked up his notebook and answered the summons.

Breede, munching an innocent cracker, stared at him.

"How long you had that Federal stock?"

"Aunt bought it five years ago."

"Where?"

"Chicago."

"Want to sell?"

"I th nk I'd rather ——"

"You won't sell?"

"No!"

"'S all!"

Back at his machine he tried to determine whether he would have "let out" at Breede as he had at Tully and at Markham. He had supposed that Breede would of course nag him as the other two had. And would he have said to Breede with magnificent impudence: "I can imagine nothing of less consequence"? He thought he would have said this; the masks were very soon bound to be off Breede and himself. The Flapper might start the trouble

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Up with those windows! Take a *nightly* 8-hour lung-bath of vitalizing, cold, *fresh air*. You'll be cozy and comfortable—protected from all exposure—in the

BRIGHTON CARLSBAD FRESH AIR SLEEPING SYSTEM

Hygienic Night-Wear for Men, Women and Children

A new system that makes fresh-air or open-window sleeping not only possible but thoroughly enjoyable.

Brighton-Carlsbad garments are made out of specially processed fabrics. They keep in the heat—*out* the cold. The garments themselves are extraordinarily large, and made with distinctive "fresh air" features not found elsewhere. Extra quality—*no extra cost.*

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Tells all about the Brighton-Carlsbad System and the universal need for it. Ask your dealer for this illustrated booklet. If he doesn't carry it we will tell you how to get it. Ask for "Nightie Book." It's interesting. It's free.

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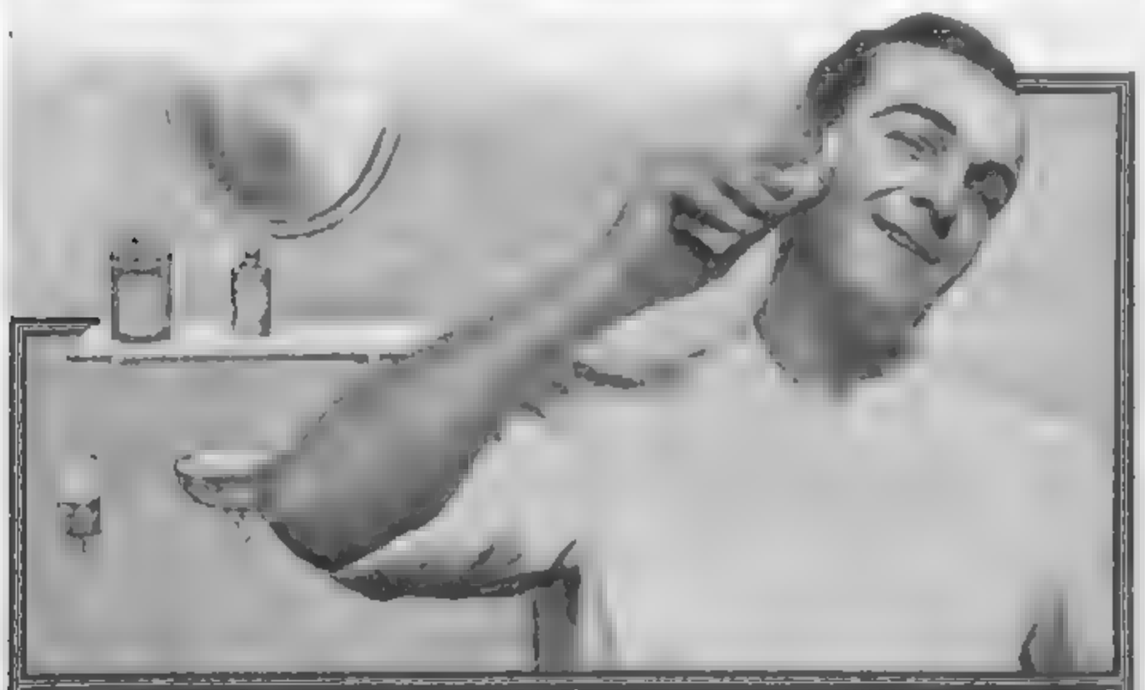

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The 4000 Huyler's Sales Agents are selected from a class of druggists who make it a point to sell the best in every line. We instruct all Huyler's Sales Agents to order from us frequently and to return for full Credit any box of Huyler's not in perfect condition.

We maintain 14 different widely separated candy-making establishments and conduct 56 retail stores of our own in order to serve our Sales Agents promptly.

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With a Huyler's Sales Agency almost at your door, you are sure of getting candy of delicious freshness and quality. The Huyler's Guarantee Certificate in each package specifically guarantees *complete* satisfaction.

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any minute. But Breede had given him no chance for that lovely speech. No good saying it unless you were nagged.

He became aware that the "Federal people" Markham had mentioned were gathering in Breede's room. Several of them brushed by him. Let them freeze him out if they would. He wondered what they said at meetings. Did every one talk, or only the head director? Markham had said this was to be an informal meeting.

It is probable that Bean would not have been much enlightened by the immediate proceedings of this informal meeting. The large, impressive, moneyed-looking directors sat easily about the table in Breede's inner room and said little of meaning to a tyro in the express business.

The stock was pretty widely held in small lots, it seemed, and the agents out buying it up were obliged to proceed with caution. Otherwise people would get silly ideas and begin to haggle over the price. But the shares were coming in as rapidly as could be expected.

Bean would have made nothing of that. He would have been bored until Markham made a reference to fifty shares that happened to be owned by a young chap in the outer office.

"Take 'em over," said one heavy-jowled director, who incongruously held a cigarette between lips that seemed to demand the largest and blackest of cigars.

"He won't sell," answered Markham. "I spoke to him."

"Tell him to," said the director to Breede.

"Tell him yourself," said Breede. "He said he wouldn't sell."

"Um! Well, well!" said the director.

"Exactly what I told him," remarked the conscientious Tully, who was present to take notes; "and he said to me: 'Mr. Tully, I am unwilling to imagine anything of less consequence.' He seemed, uh—I might say—decided."

"Gave me the same thing," said Markham.

"Leak in the office," announced the elderly advanced dresser. "Fifty shares!" he added, twirling the glasses on their silk ribbon. "Huh! Going to let him get away with it?"

"Got to be careful," suggested a quiet director who had listened. "Can't tell who's back of him."

"Call him in," ordered the advanced dresser, fixing the glasses firmly on his purple nose. "Call the fellow in! Bluff him in a minute!"

(TO BE CONTINUED)

Too Much Pepper

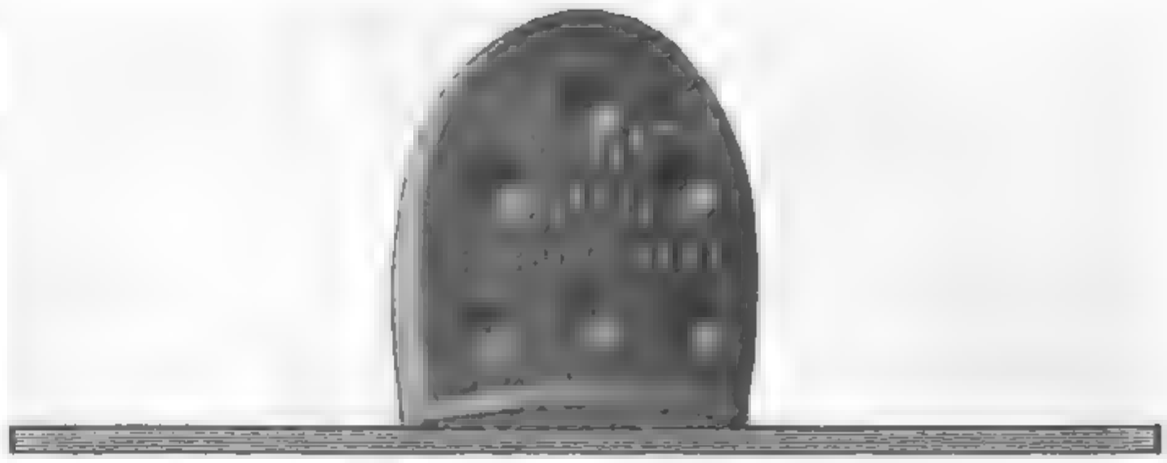
PROFESSOR WOODROW WILSON isn't the only professor that Champ Clark has opposed in politics. Professor Treloar, a very capable instructor in music, once defeated him for Congress just because of the overconfidence of Clark's friends.

The next time there was an election Clark was not so confident, and he went back to Congress.

One of the times Clark was beaten for office he was running for the state legislature. The Republicans and the Greenbackers fused against him. Early in the evening the young lawyer knew what had happened and went to bed. He lived in a little room back of a drug store. The Republicans had a jollification and, as the night wore on, concluded they would wake the defeated candidate, who was their personal friend and fellow citizen. The man who had been elected was named Enoch Pepper.

The crowd had cheered Pepper and from Pepper's house went to the drug store and hammered on Clark's door. The tall, gaunt, rawboned young lawyer appeared. He looked out of sleepy eyes at the cheering crowd. There was silence—a long silence. Then Clark bellowed forth in that great voice of his:

"Peace on earth. Good will toward all men. I am beaten. When the cow kicks the bucket over always get up and milk another cow. Henceforth and forever I am out of politics, and I shall devote whatever talents I may possess to the practice of the law. I feel a great deal like the old farmer at the time of the famine, who prayed: 'Oh, Lord, bring us a bar'l of pork, and a bar'l of salt, and a bar'l of pepper. Oh, hell, that's too much pepper!' I feel, fellow citizens, as though I have had too much Pepper. Good night!"



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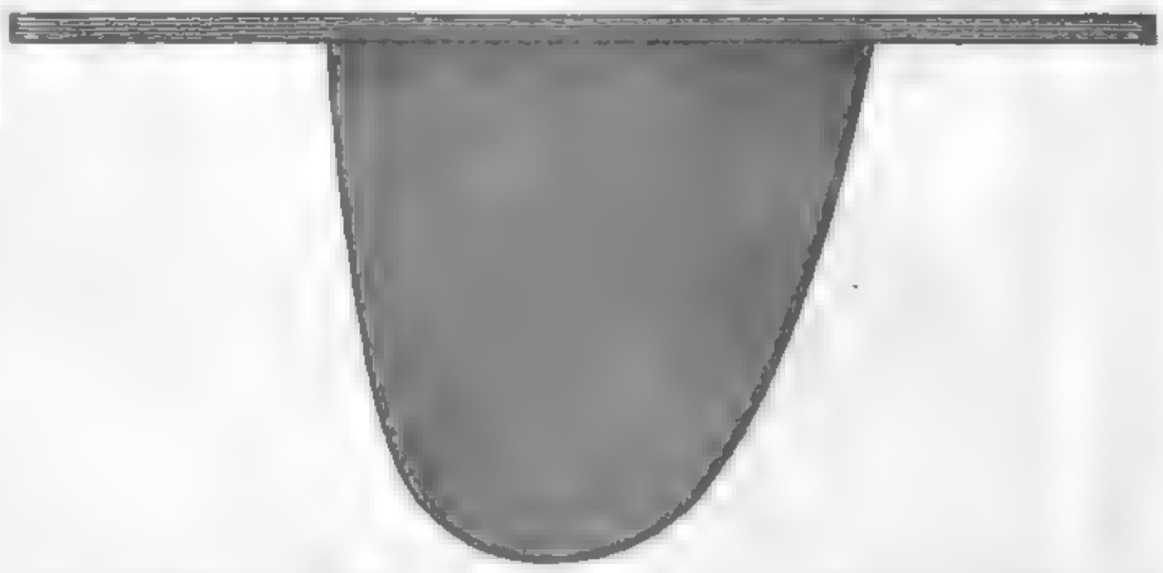
You *do* if you wear hard, nail-studded leather heels. If you will take the time to figure out in thousands of foot-pounds the impact of your hard leather heels against pavements and floors in the course of a day's walking, you will see that you have expended enough energy in this way to drive many thousands of nails. Wear

O'Sullivan's Heels of New Live Rubber

and see how they lessen fatigue by reserving energy, and how easy they make walking. They give you the buoyant and graceful step that always goes with energy and high spirits.

Rubber with all the spring in it saves you from shock and jar. O'Sullivanize your walk and you walk on Easy Street. Every step an easy one.

At all shoemakers, 50 cents attached O'SULLIVAN RUBBER COMPANY 131 Hudson Street, New York City



Don't Pay the "Linen" Price Unless You Get Linen

Make sure your collars are linen and are stamped "Warranted Linen." You will never have complete collar satisfaction until you do get linen. The other kind is bound to stretch or shrink, and can't help wearing out quickly or develop saw edges.

Barker Brand Warranted Linen Collars

cost no more than cotton collars—2 for 25c. The first cost is the same—but *wearing* cost is less because linen collars will wear longer than cotton ones That's the economy.

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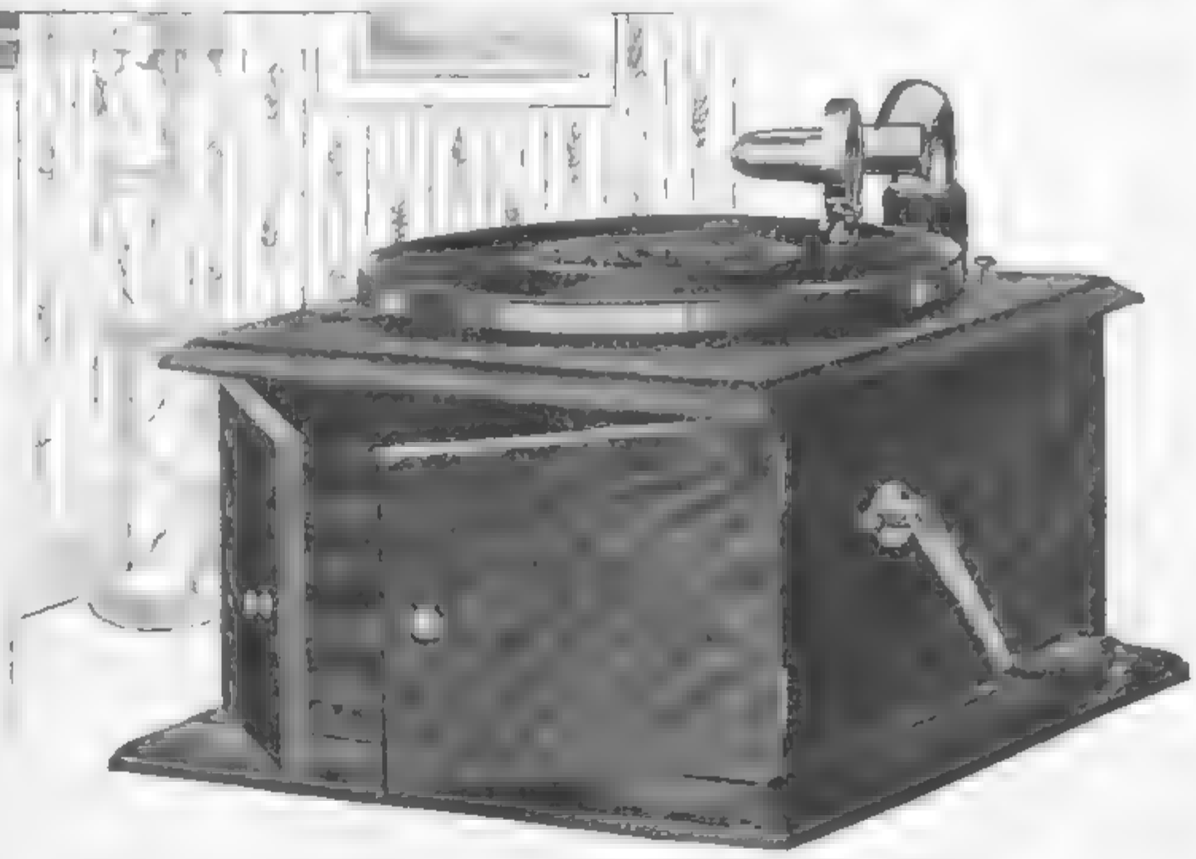
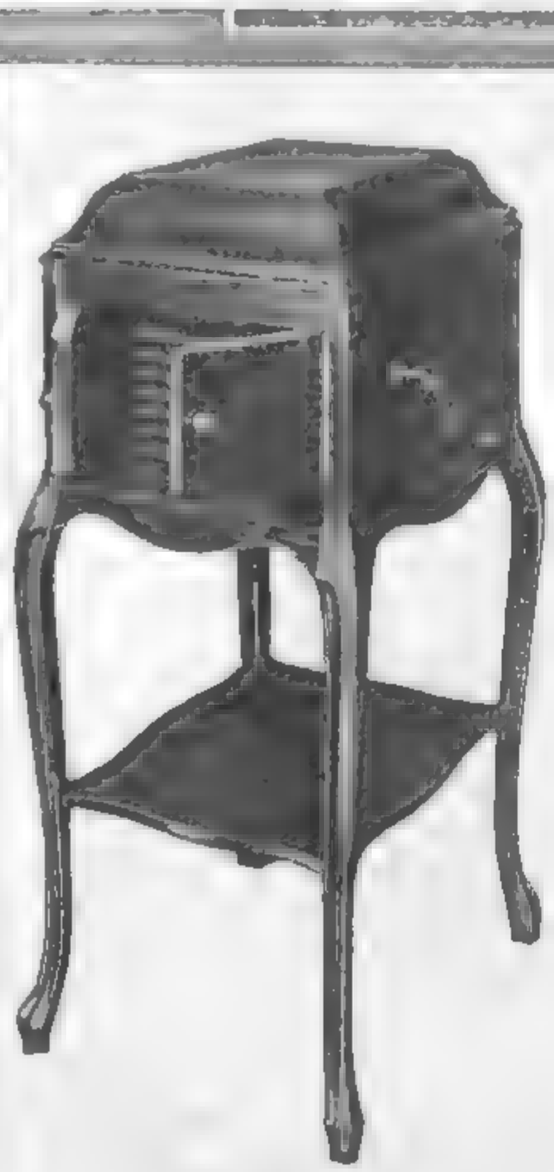


Victor-Victrola IV, $15
Oak

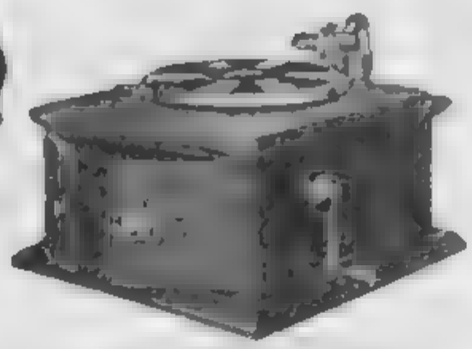


Victor-Victrola X, $75
Mahogany or oak

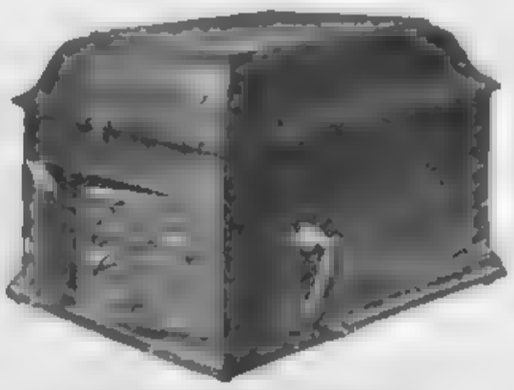
Victor-Victrola XI, $100
Mahogany or oak

FROM the Victor-Victrola IV at $15 to the Victor-Victrola XVI at $200 there is certainly one particular instrument exactly suited to every home.

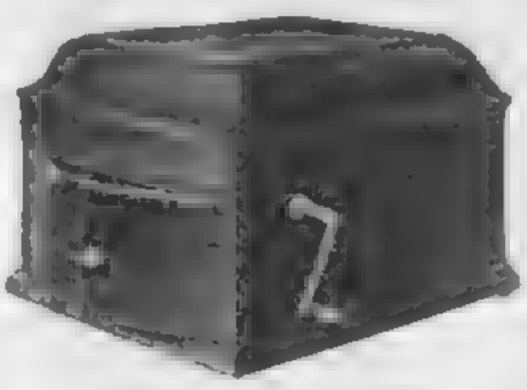
You don't have to wait until you feel you can afford a $100 or $200 Victor-Victrola. Any style Victor-Victrola you choose as the instrument for your home will play every record in the Victor catalog; and what is more, it will give you almost as perfect music as the magnificent Victor-Victrola XVI, the instrument by which the value of all musical instruments is measured.



Victor-Victrola VI, $25
Oak



Victor-Victrola VIII, $40
Oak



Victor-Victrola IX, $50
Mahogany or oak

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YOU can search the whole world over and not find another single thing that will bring so much pleasure to every member of the family.

Any Victor dealer in any city in the world will gladly play any music you wish to hear and demonstrate to you the wonderful Victor-Victrola.

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Always use Victor Machines with Victor Records and Victor Needles—*the combination.* There is no other way to get the unequaled Victor tone.

Victor Steel Needles, 6 cents per 100.
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New Victor Records are on sale at all dealers on the 28th of each month.

Victor-Victrola XVI, $200
Mahogany or quartered oak

Victor-Victrola XIV, $150
Mahogany or oak

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MAID'S ROOM
BATH-ROOM
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The National Mazda Lamp is not fragile and burns at any angle
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EVERY carbon lamp is a little stove, and two-thirds of the current it uses makes heat. You get one-third in light.
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Anywhere—a National Mazda lamp will give you three times as much light as a carbon lamp at the same cost for current.
Don't favor your dining-room or kitchen alone—National Mazda lamps are made in all sizes, small and large, to give you the benefits of better light all over the house, in closets, bed-rooms, attic, cellar, hallways and bath-rooms.
Every size gives you three-fold light for a one-fold bill.
NATIONAL MAZDA
THE QUALITY LAMP
Whenever—wherever—you burn a carbon lamp, you are wasting money—paying good money for heat and getting only one-third the light you are entitled to.
A National Mazda lamp turns all the available current into light, and is therefore economical. Probably you have satisfied yourself about that in the rooms where you need light most—but what about the rest of your house? What if someone leaves a carbon lamp burning all night in your cellar? Not a serious mistake, but three times as bad as if you had a National Mazda lamp there.
The prices of all National Mazda lamps for the home have been reduced twenty per cent. National Mazda lamps are as rugged as carbon lamps, burn in any position, use any current, give three times as much light as carbon lamps, and give better service.
You can prove these facts. Our agents will prove them for you. Lighting Companies and thousands of electric stores sell National Mazda lamps. Put a National Mazda lamp in every [illegible] from cellar to attic, and you will not be wasting electricity.
Buy lamps in the blue carton
NATIONAL QUALITY LAMP DIVISION
of The General Electric Co.
We are makers of all types of incandescent lamps, including carbon lamps
Every National Mazda lamp bears one of these labels—a guaranty of National Quality
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SNIDER'S CATSUP
ON FISH
on chops
cutlets
steaks and
all meats

SMITH—A DETECTIVE STORY

(Continued from Page 15)

dangerous as any other business," Hilk replied, "because if a feller is looking for a scrap, understand me, he could find it in a Home for the Aged *oder* a Talmud Torah even."

Reskow nodded and Hilk shook his hand in farewell.

"So," he concluded, "I would bring that feller Schinkowitz round just so soon as he arrives, and you could bet your life, Reskow, I will see to it that he wouldn't start nothing neither."

IV

THE following morning David Reskow fell prey to a nervous apprehension that left its trace on nearly all of his customers. Warts that he had negotiated in safety for years were sliced off at their bases like so many Turks' heads in a military tournament, and he scattered soap about his victims' faces with so lavish a hand that they tasted it for the rest of the day. At length the morning rush was over, and after the last customer had departed Reskow turned to his partner.

"*Nu!*" he said. "Ain't yous two going to give me a little revenge?"

"From I O U's nobody gives no revenge," Streshin replied. "If you want to pay cash we would give you all the revenge you are looking for. Ain't that right, Jones?"

The fugitive from justice nodded and Reskow scowled in return.

"All right," he said. "Get the cards, Streshin, and I would settle up cash after the game."

"I got 'em in my drawer," Streshin replied. Accordingly he took a bunch of keys from his pocket and proceeded to unlock the drawer beneath the mirrored shelf facing his chair, when the shop door opened and disclosed the figure of Charles Hilk accompanied by a short, stout personage who half an hour previously had arrived at Hilk's office in response to a collect telegram.

"Good morning, gentlemen," Hilk began, but before he could proceed farther his companion grew suddenly crimson and shrieked aloud. Instantly Hilk wheeled about and grabbed the stout man so that his arms were pinioned to his sides.

"Now looky here, Mr. Schinkowitz," Hilk said as he forced his companion toward the rear of the shop, "Smith ain't going to make no trouble here and you ain't neither."

For answer to this announcement the struggling Schinkowitz became purple and choked in an effort to utter simultaneously all the profanity in his rather extensive vocabulary.

"Now take it easy," Hilk admonished him. "Look at Smith there. He ain't a bit excited."

And truly the fugitive from justice did present a picture of complete *sangfroid* as he stood behind his chair and gazed with mild amusement at the apoplectic visitor.

"Leggo, you —— ——!" Schinkowitz howled, and as a door slammed behind him his struggles became intensified until Reskow was obliged to come to Hilk's assistance. Between them they forced Schinkowitz into a chair, and while the detective held him down Reskow leaped to the washbowl and brought the shampooing hose into play. At length Schinkowitz' struggles became weaker and weaker, and when he was nearly at the point of drowning Hilk released him and walked over to Jones.

"Well, Mr. Smith," he said, "what do you got to say for yourself?"

Jones stared at the detective in open-mouthed astonishment, and before he could reply Schinkowitz recovered his speech and stood up.

"You —— ——!" he gasped. "That ain't Smith!"

Hilk turned to the dripping Schinkowitz and smiled indulgently.

"Now, Mr. Schinkowitz," he began, "don't try to argue with me. This here is Smith, the feller I telegraphed you about."

Again Schinkowitz verged on apoplexy.

"Why, you big *Chammich* you!" he cried. "Don't you suppose I know my own son-in-law? Smith run out of here *schon* ten minutes ago already."

"Smith run out of here?" Hilk repeated, and then he looked about him and for the first time he noticed Streshin's absence. Once more he turned to Schinkowitz with a reassuring smile. "Oh, that feller!" he said. "That's Streshin which you seen it run out of here. That's somebody else again, Mr. Schinkowitz."

"Is it?" Schinkowitz howled. "All right; then I'm crazy, I suppose."

"No, you ain't," Hilk assured him. "You're only a little upset, that's all, because this here feller is Smith. Ain't you, Smith?"

At this juncture Jones also grew angry.

"I don't know what the devil you are talking about, Mr. Hilk," he declared. "I guess you must be *shikker*, ain't it?"

"He's not only drunk," Schinkowitz said, "he's crazy."

During this colloquy Reskow had retired to the farthest corner of the basement and had studied anew the halftone cut on his cherished handbill. Suddenly he took from his waistcoat pocket a soft lead-pencil, and with it he lengthened the Vandyke beard on the portrait until it was of the dimensions of a spade beard. The result caused him to emit a horrified shriek, and he rushed toward Hilk.

"Murderer!" he howled. "Swindler! You shed my blood!"

With trembling hands he thrust the altered handbill under the nose of Hilk, who gave one glance at it and sank into the nearest chair.

"Yes, Mister Whatever-Your-Name-Is, but it ain't Smith, that's one thing sure," Schinkowitz wailed, for he felt that he had a sympathetic listener in Jones. "It's a fine *Geschichte*. This feller Smith is working in a barber shop in Bridgetown, understand me, since last June already, and he turns round and gets my daughter Fannie she should elope *mit* him. Afterwards when I seen they are married, understand me, I couldn't do nothing, so I asks him about his whole life, *verstehst du*, and he says he is open and aboveboard and from an elegant family in the old country."

He paused only for breath, and continued immediately with a bitter look at the crushed and perspiring Hilk.

"His grandfather he says was the big Gomel *Rav*, and so I says to him: 'You are *doch* thirty-five,' I says, 'and if your *Grossvater olav hasholem* was such a big *Tzadek*,' I says, 'you must of been married in your early twenties,' I says, 'because it's a law from old times yet that you should of got married,' and certainly he admitted that he did got married. 'Then,' I says, 'what happened to your first wife?' I says, and he says her name was Miriam and she is dead and buried. And I says, 'Where is she buried?' and he says in the *Bés Chayim* in Brooklyn by the name Maple Hills."

He paused again and emitted a banshee-like *OO-es!* before proceeding.

"And I asks him what date she is buried, understand me, and he says first one date and then another date, and *endlich* I got him pinned down to July 4, 1900; and so I sent down to Brooklyn, understand me, and not only there ain't no such person like Miriam Smith buried on that date, understand me, but there ain't no such person by that name buried no time nowheres in that there *Bés Chayim*."

"Might he changed his name from something else to Smith?" Jones suggested, "because I got to admit I was *oser* born with the name Jones neither; which you couldn't expect it a feller is going through life *mit* the name Drohobyczinski and get anywheres, ain't it?"

"Sure, I know," Schinkowitz declared. "But there ain't no Miriam nothing buried there on July 4, 1900, which if a feller wouldn't know what date his wife is buried, understand me, there's only one thing to it—his wife must got to be still alive."

"Not necessary she ain't," cried a voice from the doorway, and when Reskow looked up he recognized the white-coated figure of Oscar Elfenbein, the Canal Street barber. "So you must got to excuse me butting in here, gentlemen, but Sam Streshinsky is up to my place now, pretty near crazy already, and he says you want to kill him *oder* something."

He addressed Mr. Schinkowitz, whose face had begun to glow again.

"I sure do," Schinkowitz replied savagely.

"Well, that's where you are making a big mistake," Elfenbein rejoined, "because I know that boy now going on eighteen years, and outside the fact that he's the biggest liar as ever was anywheres he wouldn't harm a cockroach even."

35,000 women have made this test and been convinced —we want you to try it too.

Clean any rug or piece of upholstery as thoroughly as you can with a broom or brush. Go over it again with a vacuum cleaner. Any cleaner will get out more dirt this second time over than you can get by the most thorough old-fashioned methods.

Then go over it a third time with a Duntley Pneumatic Cleaner.

Now [illegible] the real dirt—the old, ground-in [illegible] the dirt from both machines—examine it and see.

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Come to our store and make this test—or better yet, let us furnish the equipment and help you make it right in your own home. Write today for our booklet and our nearest address.

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Universal Motor—Alternating or Direct Current without change

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10 Rare Chocolates

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Chocolates with mouth-melting fruit and nut and cream centers—10 new kinds that you have never enjoyed before.

Packed in a charming fancy box tied with golden ribbon—a box worthy of its contents.

Sent without charge to everyone who will pay the postage—send five 2-cent stamps in your letter, and if convenient tell us your dealer's name.

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are the product of a firm which caters to candy epicures. Once they try Reymers their choice is made. [illegible]

Packed in handsome [illegible] for gifts. A [illegible] assortment comes with [illegible] box.

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Oil and Paint Salesmen Our men are drawing two to four hundred dollars per month selling our high grade line of Automobile Oils, Greases, Soaps, Polishes, full line of Paints and Paint Specialties—up to the minute in every respect. Only those who [illegible] will receive attention.

THE WARREN REFINING COMPANY, Cleveland, Ohio

"What d'ye mean?" Schinkowitz cried. "Do you claim he ain't never been married before?"

"I certainly do," Elfenbein answered. "He ain't never been married before, no more as he was ever in Paris like he is always telling about. He ain't never had the money to. That feller would gamble the buttons off his pants already, and the only reason he tells you he is married, Mr. Schinkowitz, and that his wife died and so on, is that he is such a liar, understand me, that when you asked him about it he just couldn't resist telling you all that big *Megillah*."

"Even so, how does it come that a feller which his grandfather is such a big *Rav* like the Gomel *Rav*, understand me, shouldn't of got married when he was twenty years old, never mind supposing he ain't got money even. A feller which is got a big Talmudist like the Gomel *Rav* for a grandfather could get plenty girls *mit* money."

"Sure, I know he could," Elfenbein replied, "*aber* he's got just so much the Gomel *Rav* for a grandfather as I got him, understand me, because his grandfather, Yosel Streshinsky, is right now at eighty-four years of age running a soda-water stand on Forsyth Street, and it's as much as the old man could do to read a little *Tehillim* yet, let alone being a big Talmudist."

Schinkowitz seemed too crushed by all his experiences of the afternoon to be affected much by this last disclosure, and he merely nodded resignedly.

"*Aber* why did he go to work and change his name to Sanville Smith?" he asked finally.

"Because I advised him to," Elfenbein answered. "When a feller is trying to get on in a place like Bridgetown, Mr. Schinkowitz, Streshinsky is no name, nor for that matter Streshin ain't neither. Whereas, for customers, Smith is an easy name like Robinson or Jones."

At the mention of this last surname Hilk raised his head and fixed the journeyman assistant with a baleful glare.

"Faker!" he cried. "What d'ye mean by it?"

"What do I mean by what?" Jones asked.

"Coming round here with your noseglasses and your yellow diamond ring, and making bluffs that you got trouble *mit* your wife, and so on."

Here Reskow joined in the detective's tirade.

"And also you says you ain't been in New York for several months, and you are stuck on playing cards and everything just the same like the advertisement here," he said.

"And the slick hair and all," Hilk added. "Do you blame me I am getting all twisted? A detecative is a detecative, Reskow, but he ain't no mind-reader."

"Ain't I got a right to wear a diamond ring if I want to?" Jones demanded. "And furthermore if you don't think it's trouble with your wife when she gets you sent up to the Island for assault already, when everything I done to her, on my word of honor as a gentleman, is to give her a poosh in the face *mit* my flat hand, understand me, then all I got to say is I am finished with you, Mr. Reskow."

He peeled off his white jacket and assumed his neat blue serge coat.

"Pay me the thirty dollars you owe me," he said, "and two dollars wages which is coming to me, and I am through."

Reskow looked at Hilk, and his upper lip curled contemptuously as he produced a worn pocketbook and counted out thirty-two dollars.

"And you call yourself a detecative, Hilk," he said. "Why, even you went to work and introduced Smith to me, and all the time you got his picture, and at that you don't know the feller is the feller."

He handed the bills to Jones and received in exchange the I O U.

"Yes, Hilk," he continued bitterly, "a bearded feller could shave off his beard ten times over, understand me, and a feller *mit* a face smooth like a samovar could grow a beard to his stummick already, and all you got to do is to give 'em one look, understand me, and you could spot 'em right away, ain't it?"

Hilk rose unsteadily to his feet and put on his hat.

"Sure, I know," he retorted, "*aber* when a feller which is got a Vandyke beard fixes it over till it is a Frencher's beard, Reskow, what could I do?"

He opened the door and paused for a moment on the threshold.

The Howard Watch

LET the family combine the usual small gifts into one big one for father's Christmas.

He has had a year of peculiar stress and anxiety—start him off with encouragement and cheer for the brighter times that are right ahead.

Women folks do not always understand the pleasure a man takes in owning a HOWARD. The fact that counts is, that its seventy years of service and association have made the HOWARD one of the caste-marks of the successful man.

For the young man home from school, or just entering business, no more inspiring gift could be selected—when one considers the distinguished Americans who have carried HOWARD Watches—and the select company of successful men, the HOWARD owners of today.

A HOWARD Watch is always worth what you pay for it.

The price of each watch is *fixed* at the factory and a printed ticket attached—from the 17-jewel *(double roller)* in a Crescent *Extra* or Boss *Extra* gold-filled case at $40, to the 23-jewel at $150—and the EDWARD HOWARD model at $350.

Not every jeweler can sell you a HOWARD Watch. Find the HOWARD jeweler in your town and talk to him. He is a good man to know.

Admiral Sigsbee has written a little book, "The Log of the HOWARD Watch," giving the record of his own HOWARD in the U. S. Navy. It is worth reading. Drop us a postcard, Dept. No. "N," and we'll send you a copy.

E. HOWARD WATCH WORKS
BOSTON, MASS.

Our Justly Famous "Cresco"

Shoes (Tan or Black) can be worn, without rubbers, through winter's snow and slush. They'll keep your feet warm and dry out of doors and yet not look nor feel out of place indoors.

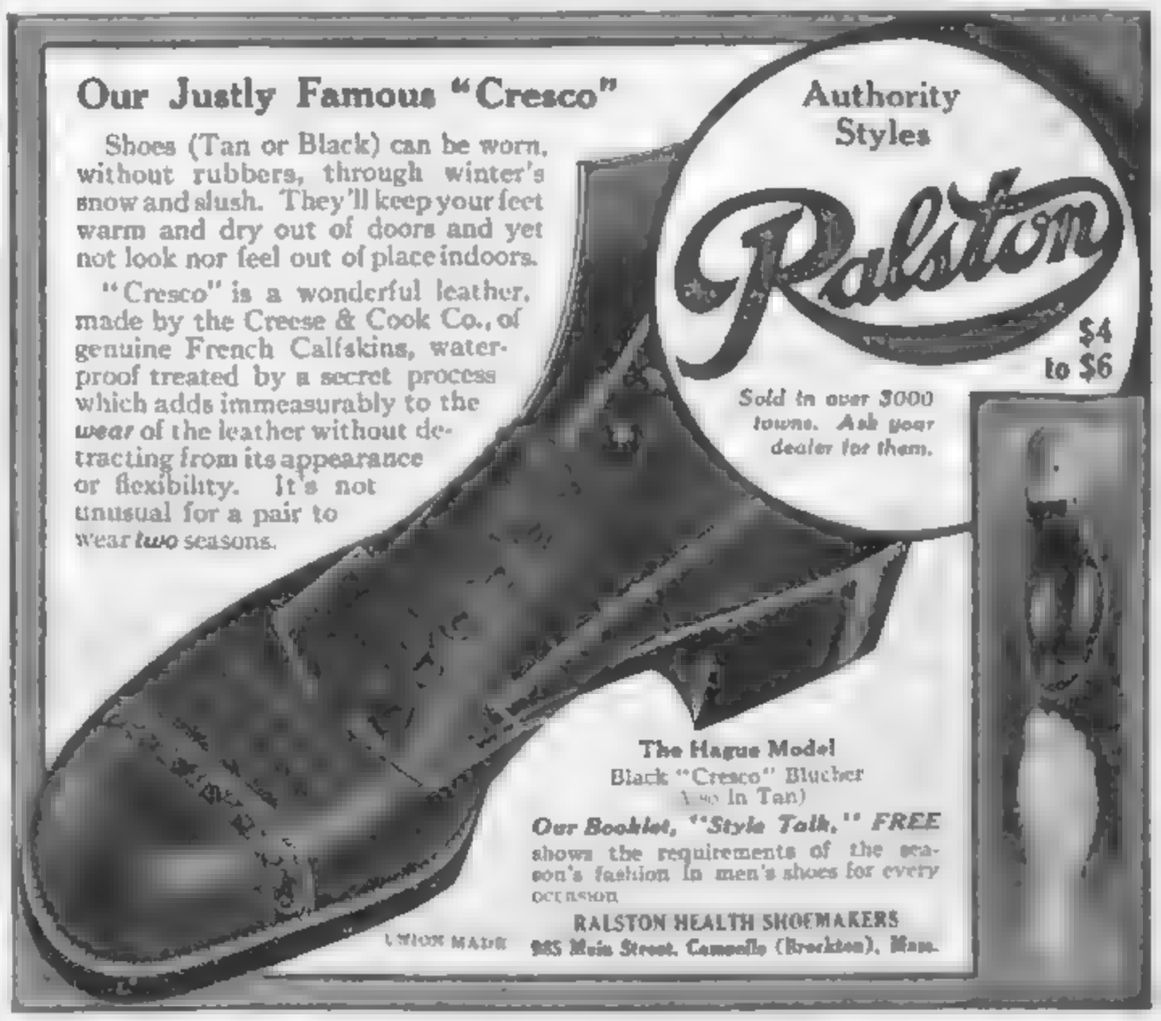
"Cresco" is a wonderful leather, made by the Creese & Cook Co., of genuine French Calfskins, waterproof treated by a secret process which adds immeasurably to the *wear* of the leather without detracting from its appearance or flexibility. It's not unusual for a pair to wear *two* seasons.

Authority Styles

Ralston

$4 to $6

Sold in over 3000 towns. Ask your dealer for them.

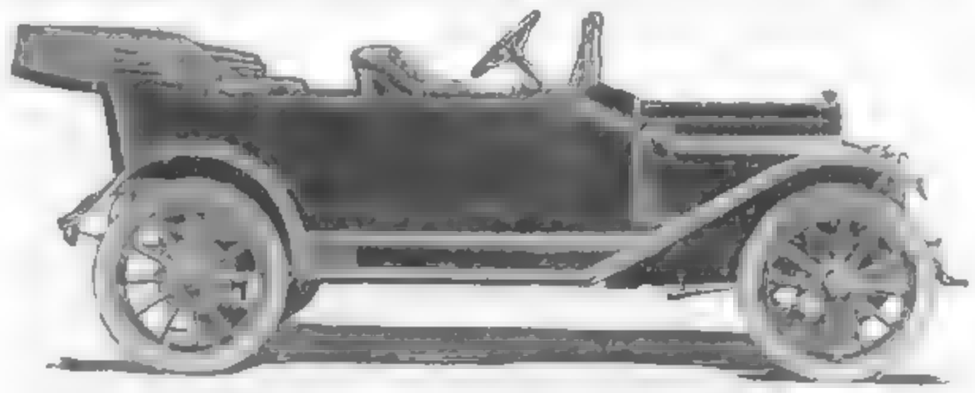


The Hague Model
Black "Cresco" Blucher
(Also In Tan)

Our Booklet, "Style Talk," FREE shows the requirements of the season's fashion in men's shoes for every occasion

UNION MADE

RALSTON HEALTH SHOEMAKERS
985 Main Street, Campello (Brockton), Mass.



Model B-40, Wheelbase 120 inches, Forty Horsepower, Fully Equipped, $1475

The 1913 Cutting Marks the Realization of an Ideal

The ideal not of one man but of an entire organization—an organization that for four years has worked incessantly with but one aim—to build a car in which its own expert engineers could not find a single weak point.

Cutting MOTOR CARS

You'll realize how wonderfully they have succeeded once you have seen and tested the Cutting car.

You'll be impressed first with the bigness and grace of the car—the long wheelbase, the extra heavy wheels, the big brake drums—the appearance of power and strength in every line.

As you sink into the seat you'll notice that the upholstery is the upholstery of the very highest priced cars—soft and deep and luxurious—nothing skimpy about it anywhere.

Then as you press the starting button—it has a self-starter of course—and throw in the clutch—you'll be amazed at the quick responsiveness of the motor—the Cutting is away and into its stride while some cars are quivering and trembling and getting ready to start.

As the motor settles down smooth and quiet and eager, you'll be delighted with the ease and comfort of the car.—The long wheelbase, big tires, generous upholstery and really remarkable springs are responsible for that.

And finally, when you have discovered that the finish is rarely beautiful and that the equipment includes self-starter, electric lights, demountable rims, tire holders, top, horn and windshield—You will be more than ever amazed that you can get it all in either five passenger touring or roadster body for only **$1475.**

Will you write today for the new catalog and name of agent who will give you a demonstration?

THE CUTTING MOTOR CAR CO., 308 Mechanic St., JACKSON, MICH.

Canadian Distributors, Cutting Motor Sales Company, Toronto, Can.

Globe-Wernicke Filing Equipment

Fulfills every filing requirement of every office. Costs no more to buy—costs less to use.

Write for Catalog D 810.

The Globe-Wernicke Co., Cincinnati, Ohio

THIS ¼ CARAT *Perfectly Cut* **Genuine DIAMOND** sent to you direct for **$19.**

Mounted in either Ladies' Tiffany style or Man's Belcher 14-k. solid gold ring. (Selected from our latest Antwerp importation.)

¼ Carat—$19.

direct by mail, importing prices. Send $19

color, cutting and brilliancy. If you can duplicate it for less than $30, send it back and money will be refunded at once.

We refer you to any Bank in Boston

Write today for the Weiler Diamond Book No. 161 FREE TO YOU

Also Complete Jewelry Catalog FREE

JASON WEILER & SON, 367 Washington St., Boston, Mass.

Foreign Agencies: Antwerp, Paris

Make Big Profits— and Your Own Business

Join the army of business men who are piling up big profits from Ten-Pinnet—the newest amusement that is sweeping [illegible]

Send for the "Profit Facts" Today

THE PROFIT-AMUSEMENT COMPANY, 112 Draper St., Indianapolis, Ind.

"A detecative is a detecative, Reskow," he said, "but he couldn't do no miracles exactly."

"Well, Mr. Schinkowitz," Elfenbein said as Hilk disappeared from view, "how about it? Are you coming up to my store to see your son-in-law, or do you make up your mind that you wouldn't forgive him at all?"

Schinkowitz heaved a pathetic sigh and looked down at his sodden clothes.

"I guess I would catch my death from cold," he said; "but what is *vorbei* is *norbei*, and I guess I would got to forgive him and take him back home *mit* me."

"*Aber* how about me?" Reskow wailed. "He's got here a copartnership agreement with *me*, Mr. Schinkowitz, and might he would be the biggest liar in the world, *verstehst du mich*, he is anyhow a good barber."

He looked pleadingly at Schinkowitz, who could only shake his head in reply.

"He must got to go back to Bridgetown," he said, "because I couldn't trust my daughter to him in New York, where I couldn't keep my eye on him all the time. So I guess you better find some other good barber he should buy out the boy's share in your business."

Jones had been packing his belongings in brown paper, but now he laid down a razor-case and stepped to the front of the shop.

"Do you want cash *oder* installments for Streshin's share, Mr. Schinkowitz?" he asked. "Because if you would take installments of, say, ten dollars a week, might I would buy your son-in-law out; and of course in that case," he continued, turning to Reskow, "here is your thirty dollars and you could give me back your I O U."

For a brief interval Reskow hesitated and then he held out his hand for the money.

"He must got to take installments, Jones," he said, "otherwise he stands a fine show of getting his money out, which if we would likkidate the business and sell the stock and fixtures they wouldn't bring enough to pay Streshin's carfare back to Bridgetown already."

Schinkowitz shrugged his shoulders.

"All right," he said, "let it go at that; so come along, Mr. Elfenbein."

"One moment," Elfenbein interrupted. "Streshinsky says that Reskow should please look, and in the drawer he is leaving open is twenty-five dollars and a diamond ring, which you should be so good and give to me for him."

Reskow opened wide his late partner's drawer and pulled out a small roll of bills and a jeweler's plush case which he proceeded to pull apart. There, embedded in the white satin lining, reposed a diamond ring.

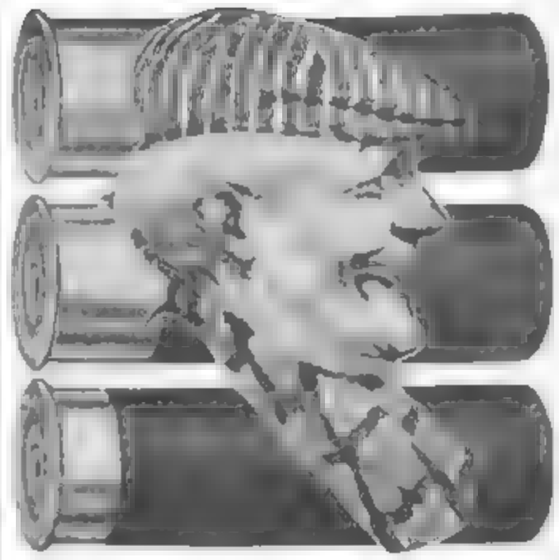
"Ain't it yeller?" he said. "Just like in the advertisement."

He handed it over to Elfenbein and nodded his head slowly.

"Everything shows up like the advertisement says it would," he concluded sadly, "except the two hundred and fifty dollars reward."

A Few Banks Fail

IN NINE months of the current year twelve thousand American business concerns failed, with liabilities exceeding a hundred and fifty million dollars. This is about the normal record for good times, when there is no particular reason why anybody should fail except that human nature contains a certain constant liability to poor judgment, incompetence and overconfidence. The bankrupt, no doubt, we shall always have with us; but among the concerns that failed some were banks, and the total liability of suspended concerns of that class exceeded twenty million dollars. This also is about the normal record for good times, but it is a reproach to the country. There is no valid reason why a solitary concern calling itself a bank should fail in good times; because the first principle of sound banking requires such a distribution of risks among borrowers that a bank could not fail in good times unless that principle had been violated. Other failures may be tolerated, but there is too much tolerance of bank failures. To be sure, twenty million dollars is only an infinitesimal fraction of total bank liabilities; but there is no excuse for any fraction—whatever states like Illinois, which still permits unregulated, uninspected private banks on the cheerful theory that the risk is up to the depositor, may think to the contrary.



I Want Some of

THE BLACK SHELLS

Our free book on shells contains much practical and useful information about modern improvements in ammunition. Write for it.

Here are some things it will tell you about:

Modern Construction—THE BLACK SHELLS have a solid brass head, no battery cup, no crevices through which the gases of explosion are wasted through leaking backward.

Waterproofing—THE BLACK SHELLS are better waterproofed even than our famous old CLIMAX shells. You know how strong a claim that is.

Modern Crimping—THE BLACK SHELLS are crimped with exceeding firmness and smoothness. They work through an automatic or pump gun as though they were greased.

The finest new thing in 20 years of ammunition history is our Non-Mercuric Primer. It sets new standards of uniformity and speed. Don't fail to read the paragraphs upon this subject in the book.

Our Flash Passage is double the ordinary size—allowing twice as much of the Primer flame to rush directly into the main charge.

Any one of these modernisms is enough to make the reputation of a shell. Think of getting all five combined. Try the shells. Send for book. There are three classes of THE BLACK SHELLS:

ROMAX, a black powder shell with 5/16-in brass.

CLIMAX, the most popular smokeless (both dense and bulk) shell made (⅜-inch brass).

AJAX, is the highest grade smokeless (both bulk and dense) shell made. Has a long one-inch brass.

United States Cartridge Co.

Dept. S LOWELL, MASS., U S A.

The "MINNEAPOLIS" HEAT REGULATOR

You need a heat regulator in your home. Of course, you want the best. You want "The Original," "The Minneapolis," the equipment that year by year has kept in the lead and now offers in its latest model a valuable new feature—

An 8-Day Clock

With This New Model Both Time And Alarm Run 8 Days With One Winding

The new clock which automatically performs its part in regulating the morning change of temperature is a high-grade attractive time-piece with solid brass frame, beveled glass sides and top and porcelain dial. Clock detachable for use anywhere if desired

Write for booklet showing all models and heat regulating systems

Minneapolis Heat Regulator Co.

EXECUTIVE OFFICES AND FACTORY

2751 Fourth Ave., South Minneapolis, Minn.

213 East Washington St. Syracuse
144 High Street Boston

On Wall

VACU-MIRROR

Adheres to smooth surfaces by vacuum cup. 6 inch Beveled French Plate $3.00. 6 inch Magnifying Plate $4.00. At your dealer's or we will supply you direct; express prepaid. Booklets upon request.

AUSTIN SALES CO., 18 Vesey St., New York, N.Y.

PARKER'S ARCTIC SOCKS

Registered in U. S. Patent Office.

pair. Postage paid. Catalog free. Look for Parker's name in every pair.

J. H. Parker Co., Dept. T, 20 James St., Malden, Mass.

Don't be Satisfied with Half-Way Knowledge of Your Motor-Car

First, get at the fundamentals—the big, construction features that mean strength, safety, speed, power.

Here's one of the big things you ought to know about:

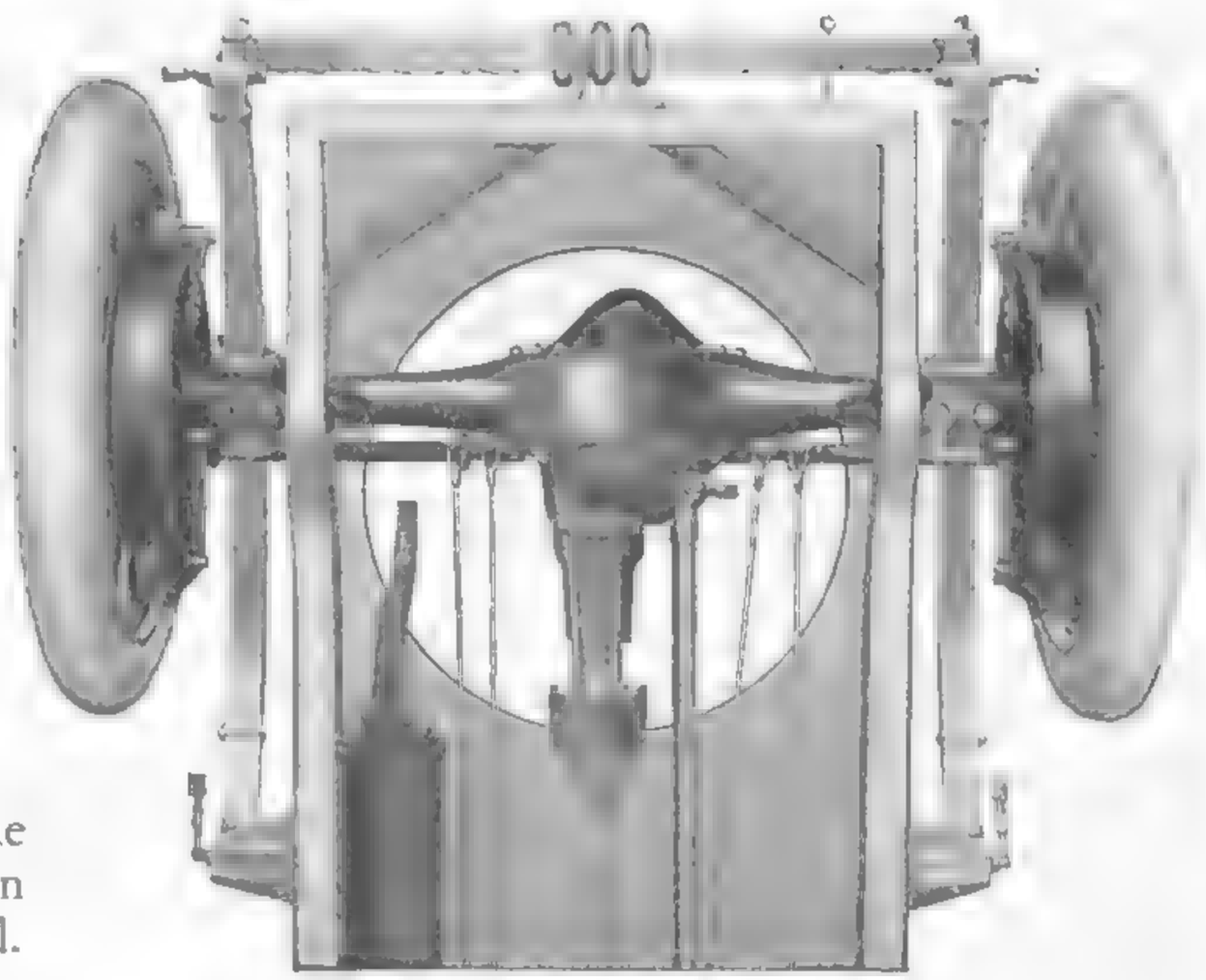
The Power-Transmitting Unit of a Timken-Detroit Rear Axle.

It's shown at the right just as you see it when the body of the car is removed and you look down on the chassis—lower on the page you see it in detail.

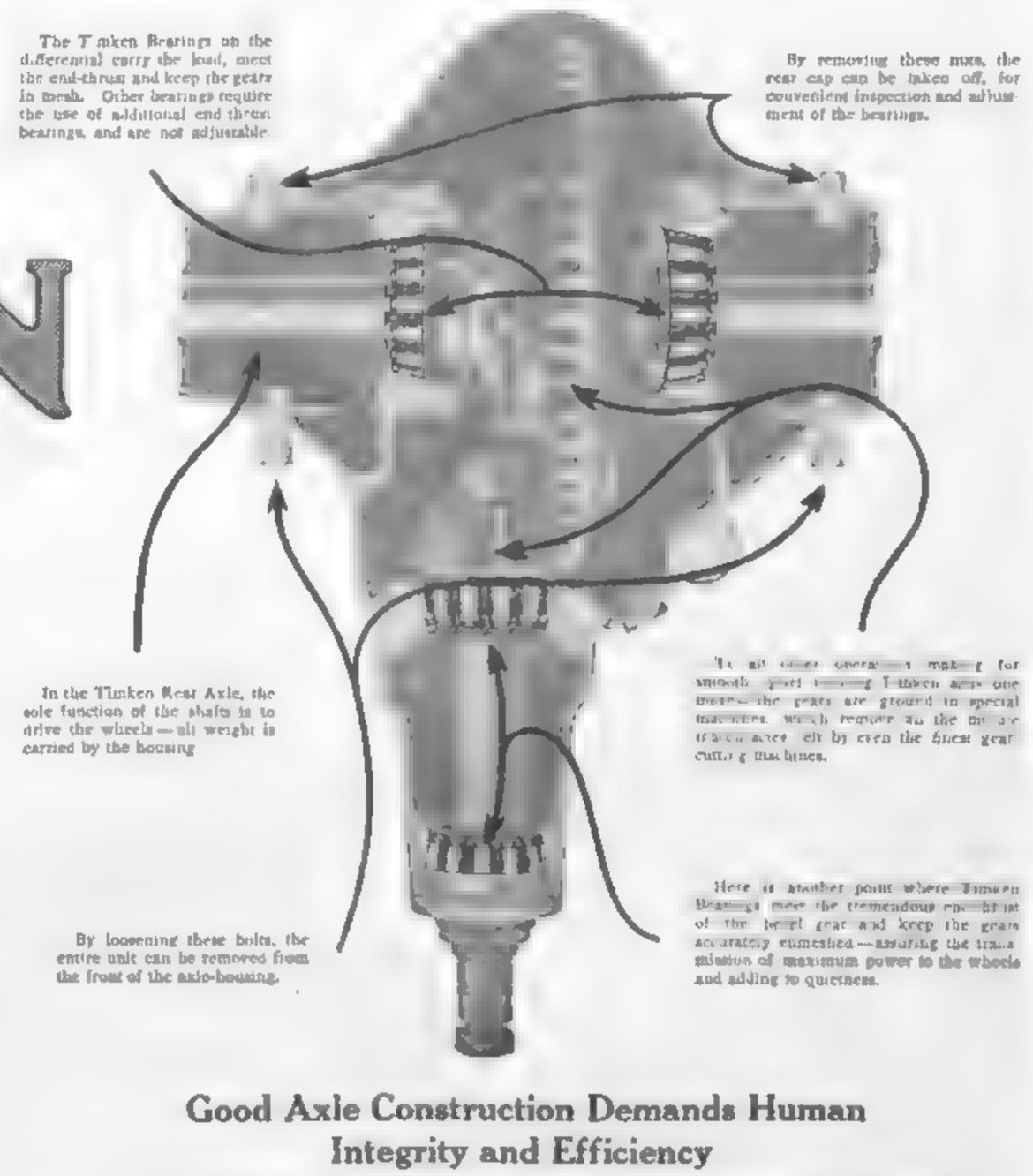
Study it—read the description carefully.

It's one of the great Timken contributions to good axle construction.

And it includes the most important single contribution to American motor-car manufacture:—Timken Tapered Roller Bearings.



Above is a picture of a Timken-Detroit Rear Axle, showing the position of the Power-Transmitting Unit illustrated in detail below.


The Timken Bearings on the differential carry the load, meet the end-thrust and keep the gears in mesh. Other bearings require the use of additional end thrust bearings, and are not adjustable.
By removing these nuts, the rear cap can be taken off, for convenient inspection and adjustment of the bearings.
In the Timken Rear Axle, the sole function of the shafts is to drive the wheels—all weight is carried by the housing
By loosening these bolts, the entire unit can be removed from the front of the axle-housing.

TIMKEN
BEARINGS & AXLES

In a Timken Rear Axle all the gears—pinion, driving and differential gears—form a unit.

This unit is completely assembled and tested before it is put into the axle.

It is bolted to the front of the housing and is easily removable.

The large removable rear cap of the housing permits convenient inspection and adjustment from the rear.

The quiet running and high efficiency of Timken gears are partly due to this unit construction—proper relation of all parts is assured *before* the axle is assembled.

It is partly due to the grinding of the gears by a special Timken-built machine—*the one gear-grinding machine made* that corrects all the microscopic inaccuracies left by even the finest gear cutters.

It is lastly and largely due to the Perfect Service given by Timken Tapered Roller Bearings.

The Power-Transmitting Unit is carried by these bearings.

They keep shafts in line and gears accurately in mesh, *saving power* and insuring quiet running.

They do this because of three great principles of Timken Tapered Roller Bearing construction.

1. A greater load capacity than balls because they carry the load along their whole length instead of on points only.

2. Greater ability to meet force from the end as well as the side—because the rollers are tapered.

3. Perfect adjustability for wear—due to the tapered construction.

Good Axle Construction Demands Human Integrity and Efficiency

It isn't merely one, or even all, of its notable features that makes the Timken-Detroit Rear Axle.

It's really the human equation back of the whole.

An organization that began before the motor-car industry was dreamed of.

That for years has been devoted exclusively to building motor-car axles—and to nothing else.

Whose product represents the whole sum—not a part—of motor-car axle knowledge and experience: American and European.

The Timken story requires many chapters—this advertisement is only one.

Look for the others and read them—they will give you a new understanding of the modern motor-car.

You can get the whole story of axle and bearing importance and construction by writing to either address below for the Timken Primers, A-9 "On the Care and Character of Bearings," and A-10 "On the Anatomy of Automobile Axles."

THE TIMKEN-DETROIT AXLE CO., DETROIT, MICH.
THE TIMKEN ROLLER BEARING CO., CANTON, OHIO

Thousands of other player-pianos are sold every year on the strength of our trade mark name PIANOLA

The Aeolian Company made the first successful piano-player. It was named The Pianola, and a piano into which this player was built was called a Pianola-piano

Because it was the *first*, and for many years the *only*, piano-player—and because it has maintained its pre-eminence—that *name* "Pianola" has become so identified with piano-player that to you it actually *means* "piano-player" more definitely than the word "piano-player" does.

There are *many* piano-players some in combination with well-known makes of pianos. You call them *all* "Pianolas." You don't even spell it with a capital "P." You think Pianola Piano *means* player-piano. It does. But you also think player-piano means *Pianola* Piano. It does *not*. Pianola is our *trade-mark name*. It does not mean merely *a* player-piano. It means *the* Pianola Player-piano. *Only* the genuine Pianola and the genuine Pianola Player-piano bear this name.

Learn now the importance of the name Pianola to you

Perhaps you want a player-piano now—at least you *will* want one some day. Then for the sake of your full money's worth, learn what the name Pianola piano means to you in buying a player-piano: First, it means the embodiment of every exclusive Pianola feature and device that no other instrument at any price can offer you. Second, it means that no matter what price you can afford to pay for a player-piano, you have the *leading* piano in its class—in conjunction with the *genuine* Pianola—from the Steinway, Weber, Steck and Wheelock, to the Stuyvesant and the remarkable Stroud at $550.

The Weber
Pianola Player Piano
$1000
Weber and Pianola—bringing together at your command, the masterpiece and the master
By Appointment
H. I. M.
William II
of Germany
The Court of Prussia is one of the most conservative in the issuance of Royal Appointments. Yet the Aeolian Appointment was issued two years after the Kaiser's purchase of a Weber Pianola piano, three years sooner than is customary

The Themodist

The Themodist is another *exclusive Pianola* feature. It accentuates the theme or air. Whether the air is in the treble or bass or alternates between or is carried in both, the Themodist brings it out clearly, like a song, subduing the rest like an accompaniment.

There are other Pianola advantages, quite as important as these.

And for the sake of your full money's worth, you should know that the player-piano you purchase includes all these advantages—and yet it *cannot* unless it is a *genuine* Pianola Player-piano.

You pay no more to have all these advantages

Do not think because the genuine Pianola Player-piano is pre-eminent in its field and because the famous makes of pianos into which the genuine Pianola is built are themselves pre-eminent, that you have to pay *extra* for these advantages.

Every genuine Pianola Player-piano, from the Stroud at $550 up to the Steinway or Weber, includes these advantages which no other instrument, no matter what its price, can offer you.

The Metrostyle

The Metrostyle alone is sufficient reason to make the genuine Pianola Player-piano your choice. It is the simple, direct means of correct phrasing and expression—your perfect guide to the master's interpretation of whatever composition you are playing. It is exclusively a Pianola feature—and of the utmost importance to you, for it means real music, no matter how much of an amateur you may be.

There is one store—only one—in your city where you can see, hear, play the genuine Pianola Player-piano

Do not buy a player-piano until you have seen and heard and *played* the Pianola Player-piano. Then you will realize what the *name* Pianola means to you on the instrument you buy. Also, we suggest that you read "The Pianolist," a book by Gustave Kobbé, on sale at all book stores—or we will send it with our compliments if you will write

THE AEOLIAN COMPANY Department A Aeolian Hall, New York

THE SUSINESS OF SUSAN

(Continued from Page 11)

"I think," said Susie, "they still remember me at college. I was the limit!"

"If what you say is right," Pendleton resumed, "I can smash those Germans and make that Seven Seas' reviewer eat his words! I really believe it would be better for you to wire for me to the librarian for confirmation; I'd rather not publish my anxiety to the world. If you will do this I shall look upon it as the greatest possible favor."

"Delighted!" said Susie, crumpling her napkin.

Mrs. Burgess showed signs of rising, but delayed a moment.

"Miss Parker, you rather implied that there was more than one reason why you happened to notice a singed document in a strange language, bearing upon a subject usually left to scientists and hardly within the range of a young girl's interests. Would you mind enlightening us just a little further in the matter?"

"I thought it was so funny," said Susie, smiling upon them all, "because of my papa."

"Your father?" gasped Mrs. Burgess.

"Yes, Mrs. Burgess. Anything about bricks always seemed to me so amusing, because papa used to own a brickyard."

V

A PACKET of newspaper clippings forwarded with other mail for Pendleton did not add to the joy of the Burgess breakfast table the next morning. The archæologist murmured an apology and scanned the cuttings with knit brows.

"How early," he asked, "do you imagine Miss Parker can have a confirmation of her impression about that thing of Glosbrenner's?"

"By noon, I should think," answered Burgess.

The husband of Mrs. Burgess had passed a bad night, and he was fully persuaded of the grievousness of his most grievous sin. Never again, he had solemnly sworn, should he attempt any such playfulness as had wrought this catastrophe—never again should he expose himself to the witchery of Susans prone to Susinesses!

"Unless I have corroboration of Miss Parker's impression before three o'clock I shall break my engagement at the state university. With this article in the Seven Seas' Review lying on every college library table, citing Geisendanner against me and discrediting me as the discoverer of the brickyards of Nebuchadnezzar, I shall never stand upon a platform again—and I must withdraw my book. My reputation, in other words, hangs upon a telegram," concluded the archæologist gloomily.

"It is inconceivable," said Mrs. Burgess in a cheerful tone that far from represented her true feelings, "that Miss Parker would have spoken as she did if she hadn't been reasonably confident. Still it is always best to be prepared for disappointments. I think you and Floy had better take the motor for a run into the country and forget the telegram until it arrives. I dare say Miss Parker will send it over at once when it comes."

"Thanks, very much," muttered Pendleton, not deeply moved at the thought of motoring with Miss Wilkinson, whose efforts to enliven the breakfast table by talking of things as far removed as possible from the brickyards of oblivion had palled upon the wealthy archæologist. He was an earnest chap, this Pendleton; and the fact that his eligibility as a bachelor was not, in certain eyes, greatly diminished by the failure of his efforts to reestablish the brick industries of Babylon had not occurred to him. Floy and the Burgesses bored him; but he was dazed by the threatened collapse of his reputation. He declined his host's invitation to walk downtown; and in an equally absent-minded fashion he refused an invitation to luncheon at Burgess' club, to meet certain prominent citizens. Whereupon, finding the air too tense for his nerves, Burgess left for the bank.

Pendleton moved restlessly about the house, moodily smoking, while the two women pecked at him occasionally with conversation and then withdrew for consultation. His legs seemed to be drawn to those windows of the Burgess drawing room that looked toward the Logans'. In a few minutes Pendleton picked up his hat and stick and left the house, merely saying to the maid he saw clearing up the dining room that he was going for a walk. It is wholly possible he meant to go for a walk quite alone, but at the precise moment at which he reached the Logans' iron gates the Logan door opened suddenly, as though his foot had released a spring, and Susie, in hat and coat, surveyed the world from between the lions. Mrs. Burgess and Floy, established at an upper window, saw Susie wave a hand to Brown Pendleton. For a woman to wave her hand to a man she hasn't known twenty-four hours, particularly when he is wealthy and otherwise distinguished, is the least bit open to criticism. Susie did not escape criticism, but Susie was happily unmindful of it. And it seemed that as she fluttered down between the lions Pendleton grasped her hand anxiously, as though fearing she meditated flight; whereas nothing was farther from Susie's mind.

"Good news!" she cried. "They have just telephoned me the answer from the telegraph office. I think telephoned messages are so annoying; and, as they take forever to send one out, I was just going to the office to get it and send it up to you."

"Then," cried Pendleton with fervor, "you must let me go with you. It's a fine morning for a walk."

At the telegraph office he read the message from Susie's friend, the librarian, which was official and final. Whereupon Pendleton became a man of action. To the professor of archæology at Vassar, whom he knew, Pendleton wrote a long message referring to the Seven Seas' Review's attack, and requesting that the precious Glosbrenner confession be carefully guarded until he could examine it personally at the college. He wrote also a cable to the American consul at Berlin, requesting that Geisendanner's whole record be thoroughly investigated.

"Why," asked Susie, an awed witness of this reckless expenditure for telegrams, "why don't you ask the State Department to back up your cable? They must know you in Washington."

"By Jove!" ejaculated Pendleton, staring at Susie as though frightened by her precociousness; "that's a bully idea! Phillips, the second assistant secretary, is an old friend of mine, and he'll tear up the earth for me!"

As they strolled back uptown through the long street, with its arching maples, they seemed altogether like the oldest of friends. Pendleton did not seem to mind at all, if he were conscious of the fact, that Susie's hat was not one of the new fall models, or that her coat was not in the least smart. The strain was over and he submitted himself in high good humor to the Susiness of Susie. It was when they were passing the Public Library that a mood of remorse seized her. There was, she reflected, such a thing as carrying a joke too far. She salved her conscience with the reflection that if she had not yielded to the temptations of her own Susiness and accepted Mr. Burgess' invitation she would not have been able to point this big, earnest student to the particular alcove and shelf where reposed the one copy in all the world of the only document that would rout the critics of the Brickyards of Nebuchadnezzar.

"That Geisendanner," said Susie, rather more soberly than he had yet heard her speak, "was, beyond doubt, an awful liar and a great fraud; but I am a much greater."

"You!" exclaimed Pendleton, leaning for a moment on his stick and staring at her.

"Even so! In the first place, I went to Mrs. Burgess' home for dinner last night through a mistake; she had never seen or heard of me before, and Mr. Burgess asked me merely because he had exhausted the other possibilities and was desperate for some one to fill a chink at his wife's table. And the worst thing I did was to make you think I knew all about Newport, when I was never there in my life—and never saw any of the people I mentioned. Everything I said I got out of the newspapers. It was all just acting, and I put it on a little more because I saw that Mrs. Burgess and her sister didn't like me; they didn't think it was a joke at all, my trying to be Susie again—just once more in my life before I settled back to being called Miss Susan forever. And the way I come to be living in that fine house is simply that I'm borrowed from the library for so much a week to catalogue the Logans' library and push

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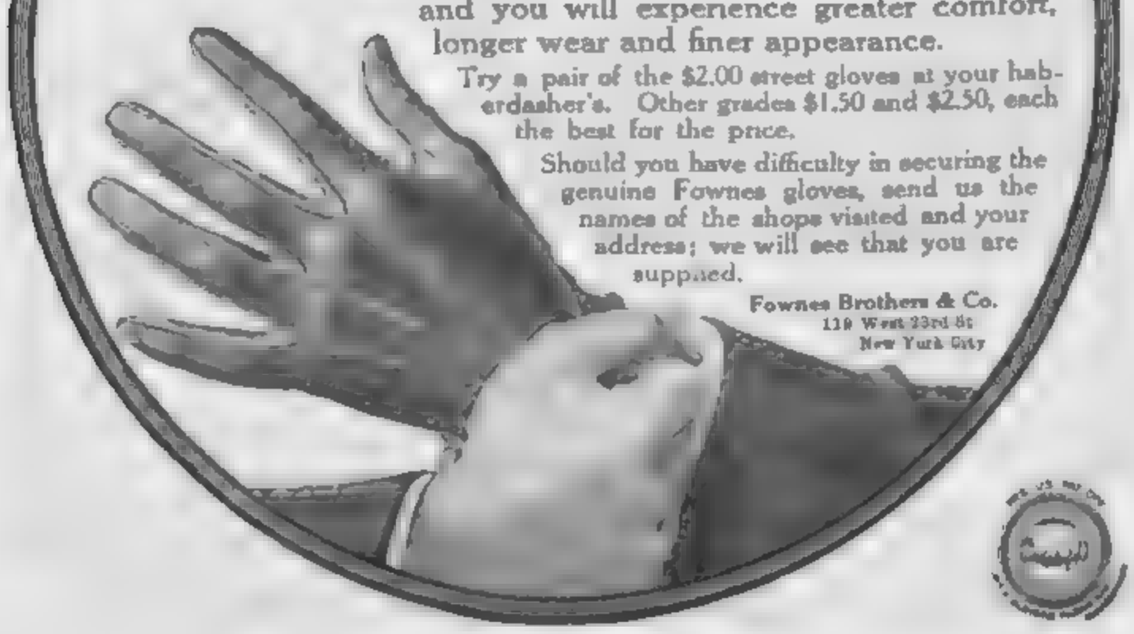


a paperknife through the books. Now you see that Geisendanner isn't in it with me for downright wickedness and most s-h-o-c-k-i-n-g n-e-n-d-a-c-i-t-y!"

"But if you hadn't done all those terrible things where should I be?" returned Pendleton. "But, before dismissing your confession, would you mind telling me just how you came to know—well, anything about me?"

"I'm almost afraid to go that far," laughed Susie, who, as a matter of fact, did not fear this big, good-natured man at all.

"Tell me that," encouraged Pendleton, "and we will consider the confession closed."

"Well, I think I'll be happier to tell you, and then the slate will be cleaned off a little bit anyhow. A sample copy of the Seven Seas' Review had strayed into the house; and, in glancing over the list of book reviews on the cover, I saw the Brickyards of Nebuchadnezzar among the books noticed. I spent ten minutes reading the review; and then I grabbed the Britannica—four minutes more! And then in Who's Who I saw that you were a Newporter. It's remarkable how educated one can become in fifteen minutes! And, as I said last night when Mrs. Burgess asked me how I came to be interested in that sort of thing, my father tried a brickyard."

She was looking straight ahead, but the Babylonian expert saw that there were tears in her eyes, as though called forth by the recollection of other and happier times.

"Thank you," he said gravely; "and now let us forget all about this."

They walked in silence for several minutes, not looking at each other, until she said as they neared the Burgess gate:

"After all, I'm the foolishest little Susie in the world; and it's a lot better for me to go back and be Susan again, and not go to dinner parties where I'm not expected."

And what Pendleton seemed to say, though she was not sure of it, was:

"Never!—not if I know myself!"

. . . . . .

"Do you suppose," Mrs. Burgess asked her sister as they saw Susie tripping along beside Pendleton, "that she has carried it through?"

"From Brown Pendleton's looks," said Floy, "I should judge she had. But—it can't be possible that she's coming in here again!"

Susie and Pendleton lingered at the gate for an instant, in which he seemed to be talking earnestly. Then together they entered; and in a moment Mrs. Burgess and Floy faced them in the drawing room, where Pendleton announced with undeniable relief and satisfaction the good news from Poughkeepsie.

"Then I suppose you will make the address at the university after all?" said Mrs. Burgess. "I find that so many matters are pressing here that I shall have to forego the pleasure of joining you; and Floy, of course, will have to be excused also."

"On the other hand," said Pendleton with the most engaging of smiles, "I must beg you not to abandon me. Our party of last night was so perfect, and the results of it so important to me, that I shall greatly regret losing any member of it. I propose in my address tonight to assert my claims to the discovery of the brickyards of Nebuchadnezzar as against all the assertions that contradict me in Geisendanner's romantic fiction about the bronze gates of Babylon. I should like you all to be present, and I am going to beg you, as a particular favor, Mrs. Burgess, to invite Miss Parker to accompany us; for, without her helpful hint as to the existence of that copy of Glosbrenner's confession, where, I should like to know, would I be?"

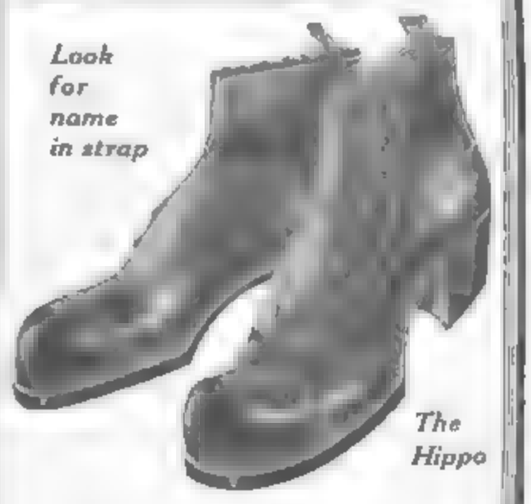
Mrs. Burgess prided herself upon being able to meet just such situations; and Susie was so demure—there was about the child something so appealing and winning—that Mrs. Burgess dipped her colors.

"Certainly, Mr. Pendleton. I'm sure that Mr. Merrill will feel honored to be included. And I shall be delighted to chaperon Miss Parker."

"Miss Parker has agreed to help me run down some obscure authorities on the mound-builders a little later, and the trip will give her a chance to see what they have in the university library. I can't afford to take any more chances with so much doubtful scientific lore floating about."

"I should think," remarked Floy carelessly, "you would find help of some kind almost essential in your future work."

"I think, myself," said Susie with an uncontrollable resurgence of her Susiness, "that it would save an a-w-f-u-l l-o-t o-f t-r-o-u-b-l-e!"



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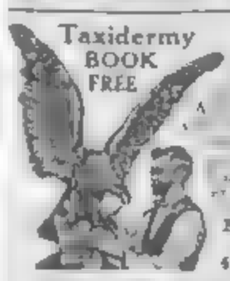

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THE BOOM AT WAYNE

(Continued from Page 20)

In a moment Bertha rose in a business-like way, as though she were a person of affairs now, with engagements to keep. She stooped swiftly, however, and kissed Katharine's cheek. "Of course you'll come down soon," she said briskly. "Billy's been talking about you and watching for you ever since I told him you were coming. I want to show you my plant too."

"Yes; I'll come soon," said Katharine, unable to shake off her humility. And after Bertha was gone she mused wonderingly: "That slight little woman, who always seemed clinging to somebody else—where did she find such strength?"

She had come back firm in a righteous judgment; and everything that had happened seemed not only to undermine the judgment but to put her on trial. She had run away with a sense of intolerable outrage; but that rôle seemed not so admirable now in comparison with Bertha's—or even with her husband's.

She was standing in the remodeled den again, looking at the spot where the divan had been, when a sound at the front door attracted her. Turning, she saw her husband, who had paused on the hither side of the threshold and was looking at her. The color flew into her face at having been, so to speak, caught in the act of brooding over the tragic spot. It flashed upon her then that it was a plot. Amy and Bertha knew all the while he was at hand. They had been preparing the way for him. So she stood perfectly still, her head erect, looking him steadily in the eye.

"Of course I have no right here," he said humbly. "I'll go away at once if you demand it; but I hope you'll hear me—this once."

For a moment she did not reply. Looking at him steadily, what chiefly struck her was not his air of humility but a sort of hopeless hunger in his eyes. "Have we really anything to say to each other?" she asked coldly.

"Yes," he replied doggedly. "I don't say it because you're my wife." He looked down at his hat, turning it nervously in his hands, and added huskily: "I say it because you're the woman I love." It was really a very humble confession to make to one's own wife. She realized that and answered more gently: "I'll hear you, John, if you wish; but think whether anything you say can alter what's happened."

He picked nervously at his hatbrim; then looked up at her with a kind of dogged desperation, saying: "I've done all I could—to alter it."

"Yes; I know; Bertha has told me," she replied quickly and took a few steps toward him. "That was generous of you—to pay her all you could."

With the same kind of dogged desperation, his brows puckering, he said: "I did it for you."

"For me?" she inquired with a subtle withdrawal.

"I did it for you," he repeated as though stubbornly reckless whether he helped or hurt his cause. "I wanted to do everything that would please you most. I couldn't give up the idea of having you back." He took some steps toward her, so that they stood only a dozen feet apart.

"Bertha thought you were doing it for her," she answered with open contempt.

"No," he said doggedly. "It was for you. At first I said, 'She will hear about this; it will make her relent;' but after a while—your letters made me think perhaps you'd never forgive me—never would come back. Still, it was for you. I wanted to do whatever I could that you would have liked me to do; what you would have told me to do if you had been here. You see"—he looked around the room—"it's been pretty tough getting on here without you. You hardly know how tough it's been. And if I did whatever you would have liked me to do I could keep something of you here—whether I ever saw you or not. That would be something of you that—couldn't be taken away from me."

However clumsily he expressed it, she caught the meaning and it made her heart flutter.

"What you did to Fred Bane," she began hurriedly, "you've done your best to atone for. That's more Bertha's affair than mine now. Let it go. But I have

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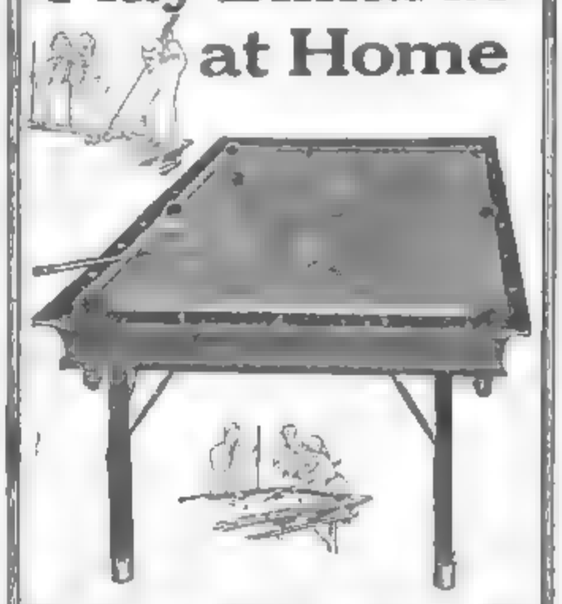

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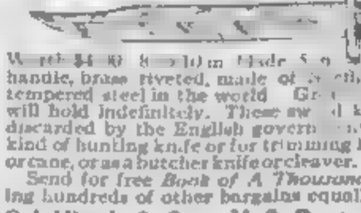

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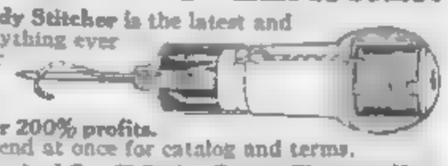

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my own account. I had a right to the money I begged you to give me. I had a right as a human being to help the person I loved and pitied. You wouldn't acknowledge my right. You would have me only your wife—yours; not my own. I was struggling with all my might to do what every good instinct told me was right and necessary. You knew how hard the struggle was for me—a woman, without any experience in such things. You wouldn't help me; but you promised not to hinder. You broke your word grossly, John—just when I had most need of help. You set your man on him under my eyes. You held me with force. I tell you, though I am only a woman, I would have saved him. I had the pity and courage to do it; but you, with stronger muscles, held me. You whipped me before those men! Oh, John, what did you think you were doing? What of love and respect did you think there could be between us after that? If I could accept such treatment I'd deserve it. I'd be exactly the mere owned thing you would make of me."

Katharine turned half away, striving to compose herself.

Chester had listened to her, gripping his hatbrim, his eyes most of the time on the floor. "That's very true, Katharine," he said. "I did break my word—far worse than you know."

She looked around in surprise. He met her glance with dull eyes and said stupidly: "It was worse than you think. I egged on the bank examiner."

She stared at him incredulously. He drew his hand across his brow, trying to collect his thoughts; but began abruptly: "I meant to help him, of course—that Sunday when you told me it was Fred who had embezzled. You took it for granted I would help him, and so I did at first. It seemed as though there was nothing else to do. I started for Peter Disbrow's, to tell him and get him to help me fix it up."

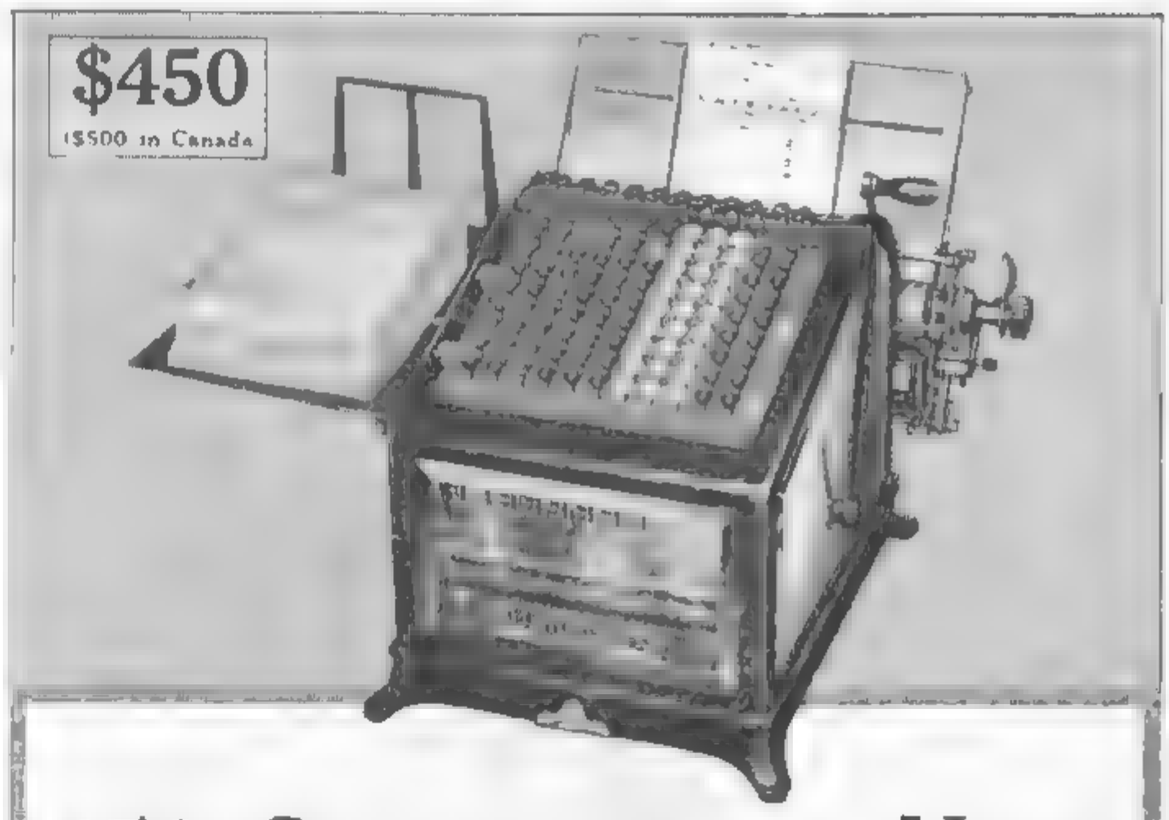
He paused a moment, collecting himself. "Yes, I started for Peter's, but I stopped in the woods. You see, Katharine, it was going to cost me a good deal in one way and another. First, the money. I hated to give up twelve thousand dollars. Then there was the situation in the bank. I was hot for this consolidation and to be made president. Of course that was my ambition—a big position for me. I needn't go over it all; but there was that old row with Peter because he'd cleaned the old crowd out of the bank when there was an embezzlement. Covering up this new embezzlement might start that old row going again. It might upset the consolidation. I'd said I'd never compound a felony. I hated to eat my words. I was very highheaded. I loathed going before Albert Jenks with my tail between my legs. There was all that just on the business side; but that was only a part. I had a good deal against Fred."

"Against Fred?" she repeated in amazement.

"Yes," he said dully. "I thought I was a great deal better man because I had more energy and ability. It really annoyed me because little Bertha, whom I was fond of, loved him so much; thought him such a paragon, you see. I said to myself: 'She's being cheated; the fellow gives her a gold brick.' It annoyed me a great deal more because you loved Fred—were always looking out for him and sort of taking care of him. It was a kind of jealousy, you see. I was the better man; so why need you love and admire Fred when you had me to admire? I always wanted to sort of strike your hand away from his—to say to you, 'Give me your attention!' and to him, 'Stop hanging to her skirts!'

"This part, you know, Katharine, was buried—down deep. I scarcely ever looked at it myself; for I knew it was mean. But that Sunday afternoon it all came up. You were beside yourself to save him. He was clinging to you more than ever. It was something drawing you two much closer together. I said to myself: 'Except merely for living with him, she might as well be his wife—only half mine.'

"Yes, it horrifies you," he said in response to her look; "but all these things—the business things and the other—kept coming up in my mind. I can't explain it to you; but somehow I let them come and they paralyzed me. I knew what I ought to do; what humanity and Bertha and the children and good faith with you required. But this other stuff caught me fast. I began to build up defenses for myself; reasons why I shouldn't interfere. I made up my mind. And because the thing I



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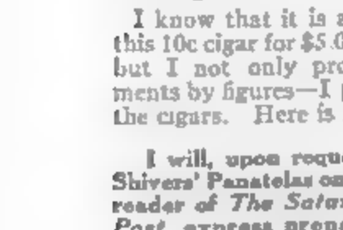

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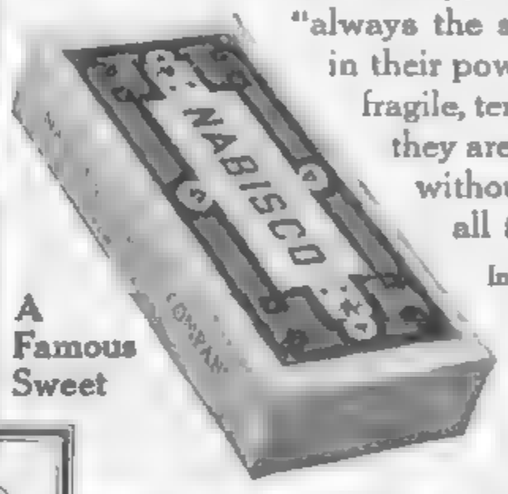

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made up my mind to do was painful I began to hate the man I was doing it against. I wanted to trample on him quick; have it done with as soon as possible just as though I'd made up my mind to kill him—and the sooner the better! When I went down to the bank, after I'd promised you not to interfere, the bank examiner was too slow. I set him on. When I came up here and found Fred was here it put me in a rage. I'd said, 'Let him sink!' and here he was, still struggling. I said in my heart: 'Sink, you fool! Sink! Have it over with!'"

"You tell me this!" she cried incredulously.

"I had to tell you," he replied stupidly. "It isn't at all what I meant to tell you; but I had to. I couldn't possibly let it go without seeing you once more—trying my best to get you back. I had to do that. Amy and Bertha knew about it. They were willing to help me. I thought it all over again and again—what I'd tell you when I saw you, trying to turn it all in the best light. I thought it over again and again, getting it all settled in my mind. But no matter how carefully I thought it out and how convincing I made it look, Katharine—I was afraid. Always, when I seemed to have it all built up, cocksure, fear would jump out at me. I was so anxious to convince you with it—the stake was so big—and I knew it wasn't really the truth."

He paused, frowning, to get a better hold of the idea, and sat down mechanically. "I wouldn't say to myself it wasn't true, for that would have scared me stiff. I kept saying to myself it was all right; yet I really knew it wasn't true, and I was horribly afraid it would all fall to pieces. I saw you drive up this morning and go into the house. I could see you plainly. There you were, in the house, just as you used to be; and you might stay or soon you might go away—never coming back. I hadn't thought it would make such a great difference—seeing you right here, where I could reach out my hand and touch you; and knowing you might stay or go away. I was horribly afraid—afraid to walk in and try it out—to turn the card that would tell me whether you were going to stay or go. Then I stepped in and looked at you—right here, as you used to be. I was terribly afraid.

"I didn't dare tell the story I had made up—although I knew it was my chance of winning you. I couldn't do it. I had to tell the truth."

He glanced up at her with hopeless, hungry eyes—a man quite beaten, for whom the race is over—then looked again at the floor and observed dully: "Maybe that other thing has taken my nerve. You don't know what that is, Katharine—to have that remembrance in your mind of a man caught in temptation—a man that meant to do right—a man that loved people—caught in temptation and going down; and he stretched out his hand to you and you said: 'Let him sink!' It was a dreadful thing to do. I don't know's I can blame you for leaving me. You don't know what it is."

Katharine dropped suddenly on her knees beside her husband and burst out stormily:

"No, I don't know what that is, Jack! But I almost knew! I almost did! I knew you loved me. I knew you meant to do right. But, when temptation caught you, you hurt my pride and I said: 'Let him suffer! Let him sink!' But you shan't sink! You shan't!"

She threw her arms around him, drawing him to her breast.

(THE END)

Pity the Middleman

IN Monroe County, Missouri, several years ago, the manager of the county fair suddenly discovered that Senator Stone and Champ Clark were on the grounds. He announced at once that there would be speaking on the pasture lot down below the grandstand.

Frank McAllister and Tom Bodine led the procession down to where a stake wagon was to serve as platform. First, there was to be a horserace; then Clark was to speak; and after Clark there were to be remarks by Senator Stone.

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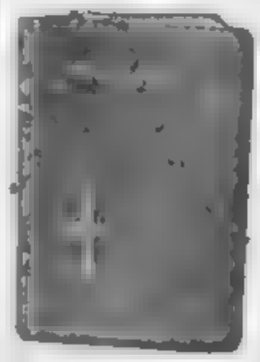

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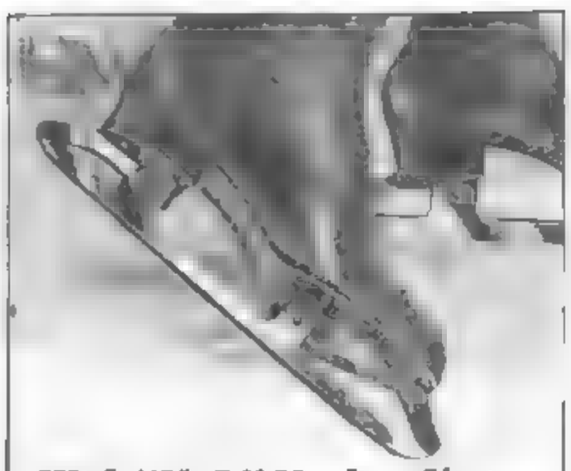

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Illustrated Booklet **WM. AYRES & SONS, Philadelphia, Pa.**

HOW TO BEAT THE BUILDING GAME

(Continued from Page 16)

Floor-heating is highly economical for churches, picture galleries or any buildings that have high ceiling spaces, which it is not necessary to heat, and where you don't want to go into complicated systems of forcing air in. Yet its best province is in the home, to give at once comfort and ventilation. And if you warm the floor you don't have to worry about the ceiling!

Problems of heating and ventilation are doubtless intrinsically the most important for health and comfort in the new house; but you will not get the young people of the house to think so! Their ideal of luxury is hot water in infinite quantities all over the house day and night. Therefore the indulgent housemother will carefully consider how she can please her children and her guests in this respect, without making the hot-water arrangements disproportionate to the rest of the house equipment in bulk and cost. The mistress of an all-the-year-round country house costing twenty-five thousand dollars, after the most careful inquiries into possibilities, decided on installing a large tank of two hundred gallons, well jacketed against loss of heat, with a small gas heater running all the time on gas from an independent gas machine, which also provided gas for the gas range. This equipment cost three hundred and fifty dollars—installed, five hundred dollars—and was probably the most generous in supply with the least cost and complication.

A somewhat more expensive method was followed in a country house for a small family; a moderate-sized tank, jacketed, with a gas heater of an instantaneous type—that is, one that automatically turns on gas whenever more heat is necessary—arranged to keep the water in the tank always hot. A third type operates without a storage tank by turning on a large flow of gas whenever water is drawn. Of course the relative advantages of these three solutions of the hot-water problem depend on the size of the family and their habits. Any one of them may be used in conjunction with the kitchen range, planned so that the gas is shut off when the range is going.

Cheap Electric Lighting

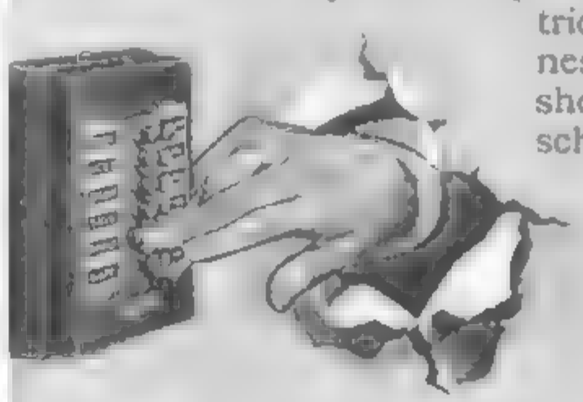
In general, even the country house of moderate size and cost will be better for containing a gas machine; besides giving gas for cooking and hot water it will operate a garbage burner, which is really a necessity, and a gas mangle, which is most useful; and the gas will cost less than a dollar a thousand. If it is desired also to light the house, using, say, eight lights at a time, you can figure that all these uses, together with interest on your investment, depreciation and gasoline, will be covered by four dollars to five dollars a month. The gas machine alone, with gasoline tank buried in the ground a safe distance away, costs—installed—three hundred to three hundred and fifty dollars. And "the hired girl can operate it!"

"You say all the young people want is plenty of hot water all day and all night—well, that's not at all my idea of the acme of comfort!" retorted an older woman in whose hearing the remark had been made. "I'm no longer sure of foot and of eye, and when my husband got round at last to the country house we had been planning so many years I stipulated for electricity, even if it was far away from public service. I wanted to be able to have every space flooded with light before I entered it—and so our house is simply peppered with push-switches. We have a gasoline engine that runs a little dynamo, which is arranged to start at dusk and stop itself automatically by an alarm clock; and I get a heap of comfort in being lighted on my way as regularly as by the sun itself."

There is probably no modern convenience which means more for the dweller in the deep country than the electric light whenever and wherever light is needed; and it is a simple matter to operate your own system. I have spoken of the great thing it is to be able to harness your own brook or spring into service, but any little engine that will run a small dynamo will serve. The best way is to operate your system on a low voltage, say ten to thirty volts, with some storage batteries—one to

Western-Electric Inter-phones

THE executive whose offices or factory are equipped with Western Electric Inter-phones finds real satisfaction and time economy in using them. They place every department of his business at his finger-tips. Simply pushing a button puts him in instant communication with any of his assistants. No operator required. ¶ Western Electric Inter-phones are business tonics, savers of time. They should certainly be included in your scheme of scientific management.



¶ Any good electrician will put in Inter-phones at a cost ranging from $6.00 up per station. Maintenance cost is negligible. Write for Booklet No. A 118, "When Minutes Mean Money." It shows what Inter-phones will save you.

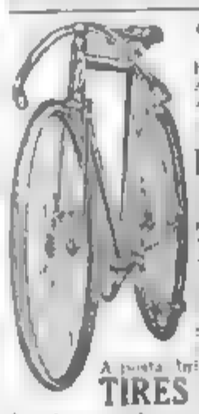
Every Department at your Finger Tip

WESTERN ELECTRIC COMPANY

Manufacturers of the 7,000,000 "Bell" Telephones

EQUIPMENT FOR EVERY ELECTRICAL NEED

Main Office: New York City — Branch Houses: All Principal Cities



"RANGER" BICYCLES

LOWEST PRICES A few good second hand machines $3 to $5

10 Days' Free Trial We ship on approval. DO NOT BUY

A postal brings everything. *It's free.*

TIRES Coaster Brake Rear Wheels, lamps, parts, and sundries *half usual prices.* Rider Agents everywhere are coining money selling our bicycles, tires and sundries. Write today.

MEAD CYCLE CO. Dept. W-55 CHICAGO

FOR HIS X-MAS GIFT

Each of three knives running [illegible] and are fully guaranteed

2 Blades $1.25. Agents Wanted

Golden Rule Cutlery Co., 362 Wendel St., Dept. 226, Chicago

BING'S TOY DOGS

Don't Bite THEY WALK

Ask Your Toy Dealer — John Bing 321 D 4th Ave New York, N. Y.

Indian Moccasins from Idaho

as worn by the Shoshone Indians. The most durable, most comfortable, most perfect fitting and most practical house shoe in the world. Ideal for invalids.

Buck Sizes	Squaw Sizes	Papoose Sizes
$2	$1.90	$1.75

Indian Curio Company, Box M, Boise, Idaho

SALESMEN WANTED

New office specialty. Sells for cash. An indispensable as a typewriter. First class salesmen only need apply. Sales Manager, Box 14, Newton, Iowa.

READINGS 18 prose prize winners, 8 to 20 minutes each. Tested in 8 years coaching. Adaptations from current literature. Not to be published as monologues. Secured only from EDWD. ELLIOTT, Canterbury, N. H. 6 for $1. Single 25-50 cts. Descriptive list for stamp.

Chewing Gum Be our exclusive agent in your territory. Clean, profitable business built up quickly with our new brand. Four flavors, novel packages. Write today. Helmet Gum Factory, Cincinnati. We make Vending, Slot, Premium and Special Gums.

Old Coins Bought and Sold

100 page Full Coin Selling Catalog just out. Free to COLLECTORS only. Buying Coin Catalog, quoting prices I pay, 10 cents.

WM. HESSLEIN, Malley Bldg., New Haven, Conn.

The active man's underwear!

Stoop in it—stand in it—sit in it—
You can't make it gap, bunch nor bind

Write for Style Book and fabric samples.
The Superior Underwear Co. Dept. G. Piqua, Ohio

Superior THE PERFECT UNDERSHIRT

$1 to $3 Get it where you buy collars and shirts

500 Shaves
From 12 Blades
Guaranteed

(2 Mills to 1 Cent per Shave Guaranteed)

THE 500 SHAVE GUARANTEE

ANY shaver failing to get 500 Head Barber Shaves from a package of 12 AutoStrop blades may return his 12 blades to us, state how many shaves he is short, and we will send him enough new blades to make good his shortage.

Nothing wonderful about this guarantee, as AutoStroppers often get 500 shaves from *one* blade. There isn't a Head Barber in the world who wouldn't guarantee you 500 Head Barber shaves from 12 of his blades. Because his expert stropping not only sharpens the keenest edge possible, but keeps it sharp for scores of shaves. The AutoStrop Safety Razor is a mechanical Head Barber, which makes everyone able to strop as expertly as a Head Barber, and as speedily and easily, because both stropping and shaving are done without detaching blade.

The AutoStrop Safety Razor is not a blade-vending machine; it is a blade-saving, head-barber-shaving razor.

Silver-plated, self-stropping AutoStrop Safety Razor, 12 blades and strop in smart case $5. Combination gift sets—with brush, soap, etc.—$6.50 to $25.00. Same prices in Canada. Send for catalog.

Get an AutoStrop Safety Razor on *free trial* today.

AutoStrop Safety Razor Co., 327 Fifth Ave., New York; Toronto; London.

This wooden man is used in AutoStrop window displays. He shows you how to strop AutoStrop blades to Head Barber edges

If a wooden man can do it, you can.

AutoStrop SAFETY RAZOR

Strops Itself

every two volts—to fall back upon when the engine is out of order. This is the way the Pullman car lights are run, with a dynamo harnessed to the wheels, and storage batteries for between-times; but every house ought also to be wired for future connection with public service.

Of course this small voltage of the private system is absolutely harmless, and the standard—house—public-service voltage of one hundred and ten to one hundred and fifteen is also not dangerous; in fact, the electric current is now so common in our houses that we have no thought of danger. It ought to be understood clearly, however, that behind the public house current is a death-dealing current of several thousand volts, which on rare occasions does come into the house and sometimes kills. With good workmanship and materials, this danger is remote; but it can be absolutely guarded against by the operation known as "grounding the neutral"—which in plain language means providing a short cut for the death-dealing current to bury itself in the ground. It may be added, without technical explanations, that grounding the neutral also protects against lightning and halves the possible amount of shock from even the safe house current. Grounding the neutral is recommended by insurance companies, but not insisted on, as their interest is primarily in protection against fire. As for the electric-light man, he usually sees red and paws the air at the mere mention of grounding the neutral, because he thinks only of possible danger to his apparatus. His apparatus, indeed, suffers more if, when the full current enters the house by the breaking down of the transformer, it plunges into the ground; but the alternative may be the death of the next person who touches the apparatus. In any case well-made and properly installed equipment should make the first danger so unlikely that there is no excuse whatever for failing to "ground the neutral."

Concealed Lighting

The very practical intention of these papers allows no space for the esthetic possibilities of concealed electric lighting and the novel and original distribution of lights—though, of course, it is a fruitful field; but there is something to be said from the point of view of economy. Many people would be glad to avoid the multiplication of electric fixtures in a living room. This has been done in a house in a country town in a very inexpensive and attractive way by carrying wires behind the picture molding to the hollows behind window and door cornices, where ordinary lights were laid in cheap reflectors. The wall and ceiling from picture molding up were painted a creamy white. Thus the ceiling acted as one great reflector of the already reflected light, and the effect was a delicious diffused glow, quite sufficient to read by if desired. For reading purposes, however, side outlets were provided to connect with table lamps. This arrangement not only saved electric current and many expensive fixtures, but gave a very original and, as the ladies insisted, becoming illumination for all social purposes. Of course the one necessity was some kind of cornice arrangement behind which the lights could lie.

The careful housewife also does not forget that plenty of baseboard outlets, especially in the service parts of the house, are a great convenience, with the multiplication of electrical devices for easy living.

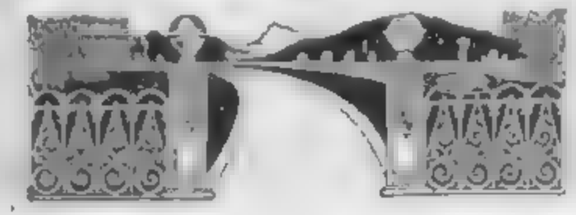
A One-Man Beat

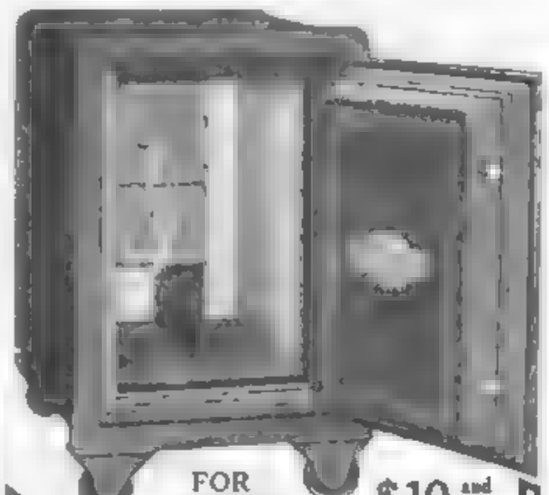
THERE was a miners' picnic at Butte one Sunday. One of the features was a tug-of-war between a team of Irish miners and a team of Slovaks.

The Slovaks were winning and the Irishmen dropped the rope and began to fight. It was a good fight. One brawny Irishman had an opponent down and was pounding him at his leisure, when a friend came along.

"Gimme a belt at him," said the friend.

"Gwan," replied the other; "go and get one for yourself."





FOR HOMES $10 and up

Fire and Thief Proof

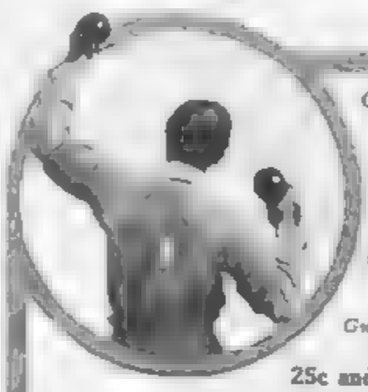
Silverware and jewelry, priceless through [illegible] how foolish not to protect when the cost is so trifling

This rugged little safe is a miniature of our largest office safe [illegible] strength and [illegible] guaranteed against burglar [illegible]

MEILINK'S HOME SAFES

Send for catalog showing 50 styles

THE MEILINK MFG. CO., 1011 Jackson St., Toledo, Ohio



Good Friends To Mankind

UTICA Athletic Suspenders

Guaranteed for One Year.

25c and 50c a Pair

Sold by Retailers Everywhere

Thoroughly well made to fit the needs of every man and render perfect comfort. They cannot slip from the shoulders. The free gliding front and back cords are the principal feature. Every pair guaranteed for one year.

Made in three weights, light, medium and heavy. Your dealer will supply you. If he cannot, send us the money and we will fill your order direct and prepay postage.

UTICA SUSPENDER CO., UTICA, N.Y.

BE A LAWYER

Under our perfected, systematic **Easy Home-Study Method**, proficiency as a well-paid practicing attorney comes quickly. Fifteen years of educational success back of our Institution—Law Course prepared by men at head of or professors in Universities of Chicago, Michigan, Iowa, Illinois, Harvard, etc. Let us tell you how we can bring a **Complete University Law Course** to you, in your own home—with no loss of time—earn while you learn. **Write for GENERAL BULLETIN and complete information.**

American School of Correspondence

5759 Drexel Avenue Chicago, U. S. A.

You could not fail to be delighted with a LYON & HEALY PIANO

Write to Lyon & Healy for the name of the nearest of the 258 dealers who sell and recommend the Lyon & Healy Piano.

Fine Catalog Free Contains illustrations, prices and very interesting details of piano construction.

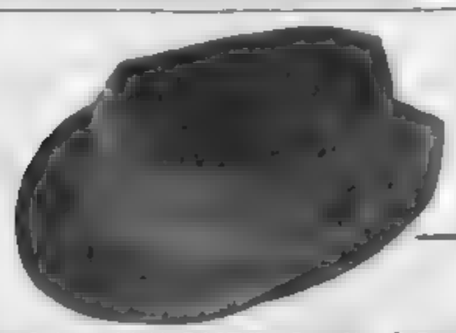
The LYON & HEALY PIANO, manufactured by the world's largest music house, from the best of material, is just what you would expect it to be. By examining this piano, you will learn what you should insist upon in any piano you buy.

Easy Monthly Payments if desired.

LYON & HEALY, 23-67 E. Adams St., Chicago

Ralston WHEAT FOOD is great for children

In the checkerboard box—10c-15c



"THE VELVELOUR" — Something *Different*

[illegible] We charge [illegible] Order now—simply state size and color and we [illegible] Write for "1912 Fal. Style Book"—FREE.

FRENCH CO. 949 Arch Street, Philadelphia, Pa.

Hang Your Pictures (weighing up to 100 lbs.) with Moore Push devices. Their tool-tempered steel points will not disfigure wood or plaster walls.

Moore Push-Pins

glass heads, needle points. For small pictures, calendars, draperies, etc. Push them in; no hammering. Nos. 1 or 2, ½ doz. 10c.

Moore Push-less Hangers

(brass hooks, steel points inclined downward) will support large pictures, hall-racks, etc. No moulding required; no picture wire need show. Easily put up. No. 25 holds 30 lbs. ½ doz. 10c. No. 25½ (100 lbs.) ½ doz. 10c. At stationery, hardware, photo stores or by mail.

Send 2c stamp for samples.

No. 25 MOORE PUSH-PIN CO., 1171 Sansom Street, Philadelphia, Pa.

Ball-Cup Nipple FREE

We want every mother of a nursing babe to try the only ball-cup nipple. Send us your address a postcard, with druggist's name, and we [illegible]

Hygeia Nursing Bottle Co., 1362 Main St., Buffalo, N. Y.

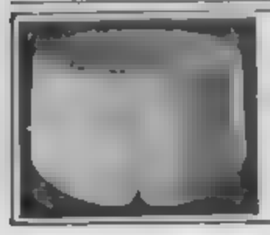
Genuine Swiss Watches

$3 cash, $3 a month for 3 months

For only $12 on time, or $11.50 cash, we will send you prepaid, a genuine, guaranteed, Imported Swiss Watch in [illegible] Watch kept in repair five years FREE. [illegible] Money refunded

GENEVA WATCH COMPANY

Box 524 Ref. American Nat. Bank. Macon, Ga.



FROM MAKER TO WEARER—SAVING 40c PER DOZ.

by buying laundered "League" brand collars. Guaranteed 2 for 25c value. Smartest styles, made in ½ and ¼ sizes.

SEND $1.10 FOR ONE DOZEN DELIVERED PREPAID.

Catalogue on request. Reference, Manufacturers National Bank, Bklyn., N. Y.

LEAGUE COLLAR COMPANY, 7 to 11 Hope Street, Brooklyn, New York.

The Three Big Features OF THE GRAY & DAVIS ELECTRIC STARTER

Positive Operation
Will spin heaviest type of Six-cylinder car in zero weather or under most adverse conditions.

Remarkable Power
Will propel a car 2 miles or turn a Six-cylinder car for one hour and a half.

6 Volt Battery
A small Six-volt battery the same as used for ignition. Charged automatically by Dynamo.

The positive operation, remarkable power and unusual efficiency of the Gray & Davis Starter are features of so much importance that you cannot afford to disregard this Starter when purchasing an automobile. When you buy *your* car, insist upon getting the Gray & Davis Electric Starter—demand it as equipment. Realize how much it will add to your convenience, comfort, pleasure and safety.

Instant Positive Operation

For instance: You sit in your seat, press a pedal and away goes the car. There is no doubt about it. There is no expense or annoyance. The Dynamo automatically charges the battery *without* cost. Exceptional power gives you *instant, positive operation*. Makes every automobile an ideal car for a lady to drive.

Suppose your car is stalled in traffic-congested streets or at a crossing? You press the pedal and the Gray & Davis Electric Starter *itself* will propel the car until the engine picks up, without your having to touch either gears or throttle—it will propel the car 2 miles if necessary. Consider the safety of *this* feature. Do you know of any other starter that will do this?

Unusual Simplicity

The Gray & Davis Electric Starter is very simple. There are no complicated electrical controls, only a simple switch. This Starter is the result of 12 years experience in the design and construction of electrical motors and is manufactured under the supervision of one of America's leading electrical engineers.

Gray & Davis Electric Starter represents one of the great steps forward in the perfection of the modern automobile. It is a necessary part of the up-to-date car. The Pope Manufacturing Company says: "Gray & Davis Electric Starter is the best to be had regardless of price."

Demand the Gray & Davis Electric Starter on the Car You Buy!

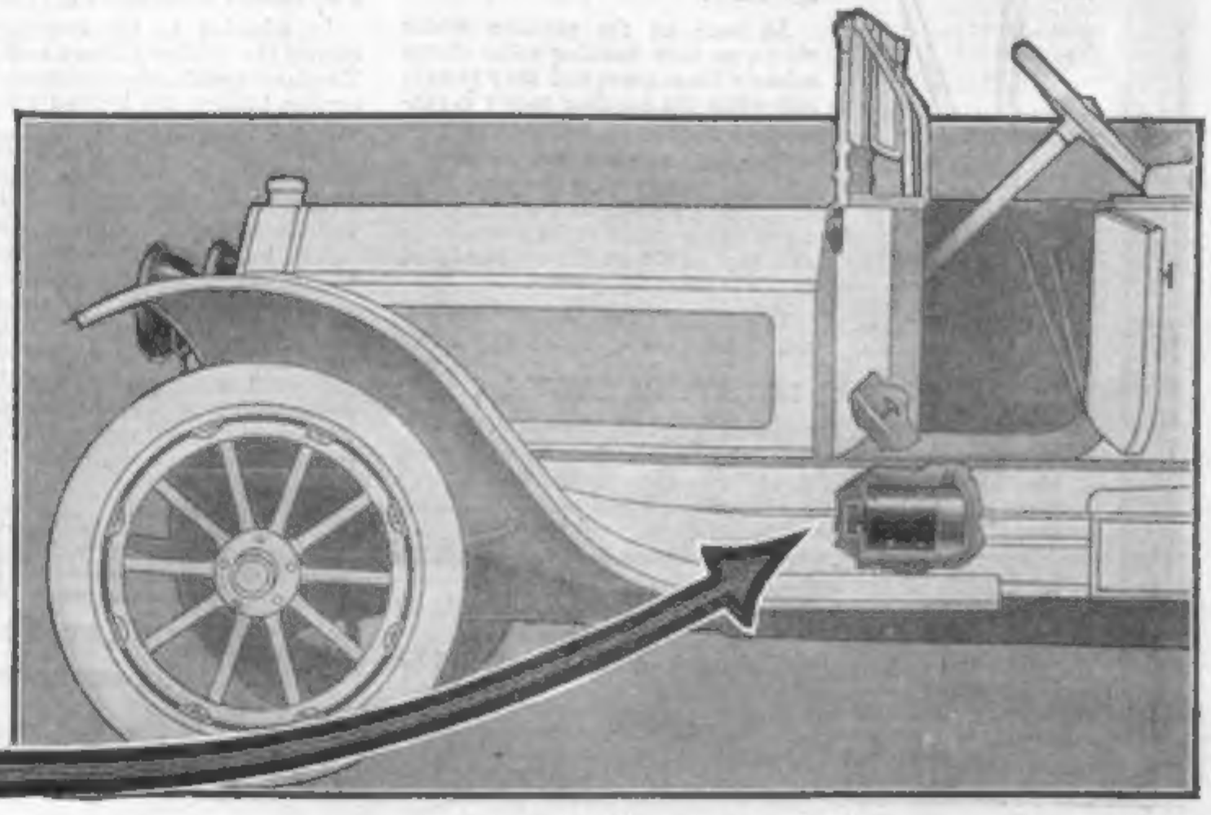
America's foremost cars are equipped with the Gray & Davis Electric Starter, Electric Lamps, Lighting Dynamo or all three in combination.

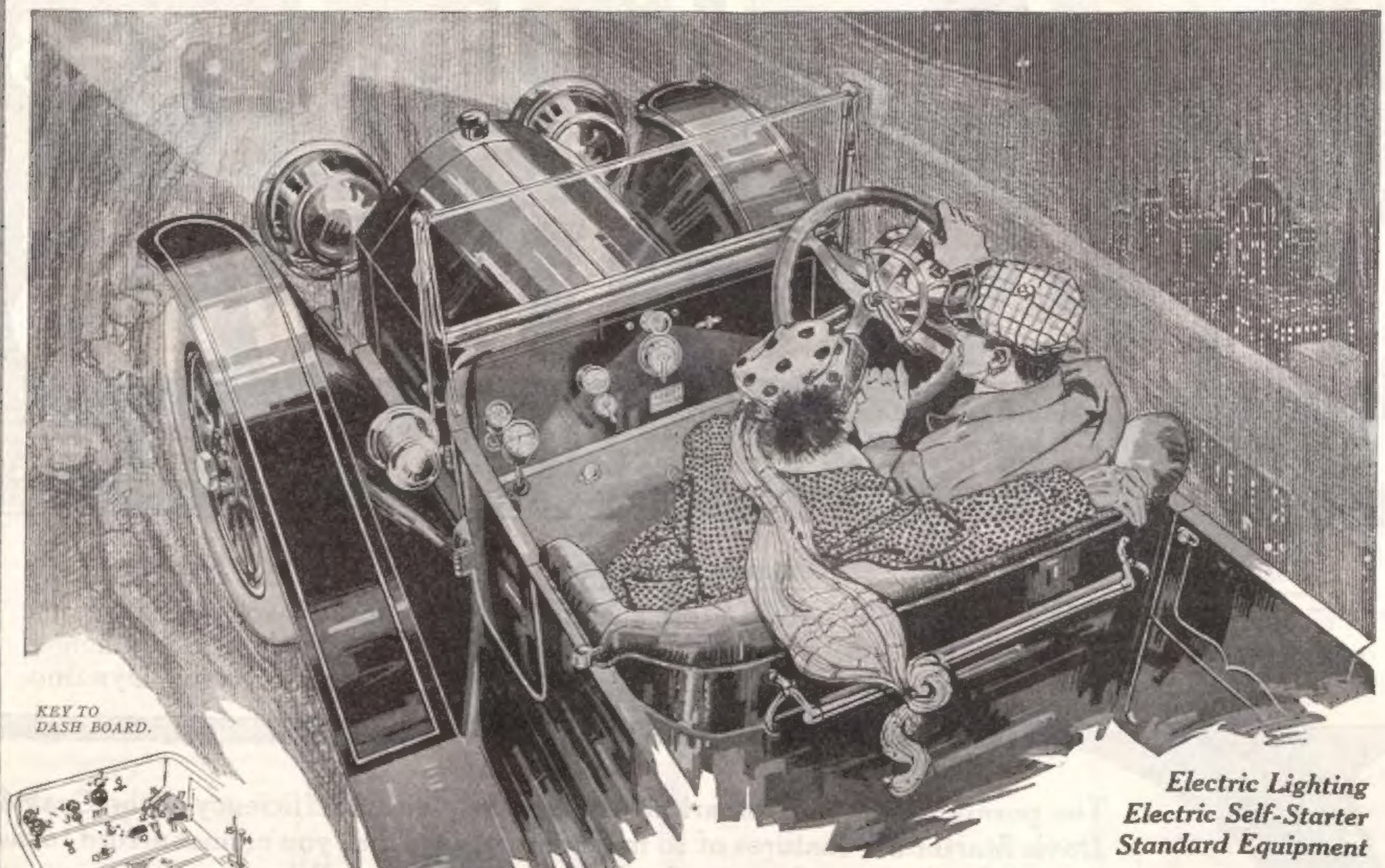
1913 Peerless Cars Carry
complete Gray & Davis Quality Equipment

Write for information regarding the Gray & Davis Electric Starter.

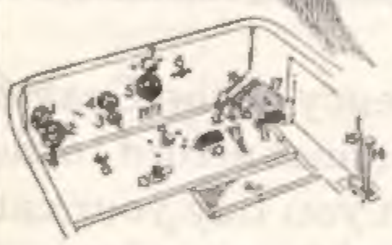
GRAY & DAVIS, Inc.
55 Lansdowne St., Boston, Mass.

Manufacturers of Automobile Lamps, Lighting Dynamos and Electric Starters.





KEY TO DASH BOARD.



1, Clock; 2, Speedometer; 3, Carburetor Adjustment; 4, Ammeter; 5, Ignition Switch; 6, Lighting Switch; 7, Dash Light; 8, Carburetor "Flooder"; 9, Self-Starter Button; 10, Clutch Pedal; 11, Brake Pedal; 12, Accelerator; 13, Muffler Cut out; 14, Control Lever; 15, Brake Lever; 16, Steering Column; 17, Dash Ventilator; 18, Horn.

Electric Lighting
Electric Self-Starter
Standard Equipment

The Control System

"The demand of the day is that an organization shall be judged by its product and not by what it claims for itself."

Abbott-Detroit advertising for 1913 will be printed in serial form.

This is the fifth of the series. The sixth will appear in The Saturday Evening Post, Dec. 21st; Collier's, Dec. 14th; Life, Dec. 26th; Literary Digest, Dec. 7th.

Copies of previous advertisements sent on request.

NO motor cars have more attractive and utilitarian dash boards than the new Abbott-Detroit models.

Every convenience necessary for the **complete control** of the car is at hand.

Nothing is left out.

There is even an electric light for illuminating the dash board at night.

THE ELECTRIC SELF-STARTER

The Abbott-Detroit electric self-starter consists of an electric motor built in the side of the crank case and connected with the crank shaft through an independent train of gears enclosed in timing gear compartment of crank case, this construction insuring perfect lubrication.

Control and Emergency Brake Levers.

It is **controlled by means of a button on the foot board.**

In operation it is **simple, positive and reliable**—a lady or child can operate it.

As soon as the gasoline motor starts, an over running roller clutch releases these gears and they remain idle while the gasoline motor is running.

This self-starter **is not an experiment,** not an attempted **combination** of ignition, lighting and starting, but **a real, dependable self-starter,** built as a part of the engine and **included in the regular equipment.**

Call at one of our **salesrooms** and **ask to have its operation explained.**

ELECTRIC LIGHTING SYSTEM

The electric lighting system is equally complete.

The current is generated by means of a dynamo, operated from the engine, and a large capacity lighting battery is provided which takes care of the lights when the motor is standing still.

Thus a **sufficient amount** of current is always available for lighting all the lamps **brilliantly.**

A switch on the dash board makes it possible to light all the lamps except the tail lamp from the driver's seat.

The tail light is electrically lighted and is controlled by independent switch integral with it.

An ammeter shows at all times the amount of electric current produced and used. An **automatic** switch prevents the discharge of the battery through the dynamo when the engine is idle.

Two large black enameled, nickel trimmed **electric head lights,** two electric **side and tail lamps,** fitted with Tungsten globes, an **extension auxiliary light** which can be used for examining the motor or interior of the car, a **dash light** for lighting the speedometer, clock, ammeter and other fittings on the dash and foot board, complete the electrical equipment.

CLOCK AND SPEEDOMETER SET

Mounted securely on the extreme left hand side of the dash is a clock and speedometer set which **accurately** indicates **time, speed** and **total mileage** covered.

To the right of this, on the other side of the ammeter, is a carburetor adjustment device.

In addition to the starting button, the foot board carries the muffler cut out and accelerator throttle pedal. Two large pedals, one operating the clutch and the other the service brakes, are located on either side of the steering column.

EXTRA STRONG BRAKES

Internal expanding and external contracting brakes, with 16"x2" drums on the 44-50 and 14"x2" on the 34-40, lined with a friction proof material, are mounted on the rear hubs.

The brake shoes are made of cast iron and substantially connected to the supports in such a way that they **will absorb and dissipate heat at a surprisingly rapid rate,** thus being able to withstand the **exceedingly hard wear and tear incident to mountainous driving.**

Special attention is called to Abbott-Detroit brake construction, as many manufacturers use simply a thin steel band covered with a brake lining, a type which, when put into hard service, heats rapidly and soon wears out.

STEERING GEAR

The steering wheel, 18 inches in diameter and made of aluminum fitted with a **corrugated ebony rim,** is placed at just the right angle and height for comfortable driving.

Furthermore, the steering gear has been so accurately designed that the **34-40 models will turn around in a circle 39 feet in diameter** and the **44-50 in a 42-foot circle.**

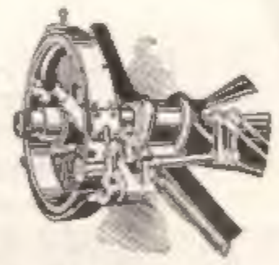
Control and emergency brake levers are within easy reach of the right hand and are **inside the body.**

The spark and throttle levers are mounted on sectors on the steering column, and can be manipulated without taking the hands off the steering wheel.

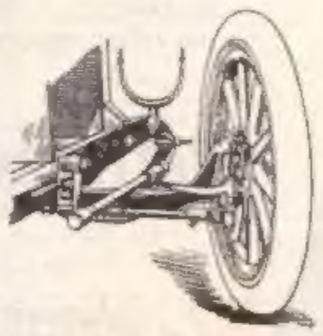
Thus you will see that **every movement of the car, its speed, direction, motor operation, starting, stopping, signaling—everything can be controlled from the driver's seat with ease and dispatch.**

The **equipment is very complete** and the **accessories beautifully finished.**

Let our dealers show you these cars, or write for advance catalog.



End of rear axle, showing underslung springs and external and internal hub brake system.



Front wheel and steering knuckle, showing sharp turning ability.

Models and Prices

34-40	Fore-Door Roadster, 116-inch wheel base	$1700
34-40	5-Passenger, Fore-Door Touring Car, 116-inch wheel base	$1700
44-50	5-Passenger, Fore-Door Demi-Tonneau, 121-inch wheel base	$1975
44-50	7 Passenger, Fore-Door Touring Car, 121-inch wheel base	$2000
44-50	Battleship Roadster, 121-inch wheel base	$2150
44-50	7-Passenger, Fore-Door Limousine, 121-inch wheel base	$3050

Abbott-Detroit

Built for Permanence and Guaranteed for Life

ABBOTT MOTOR COMPANY

601 Waterloo Street **Detroit, Michigan**

Imperial

The Car With *All* the Most Desirable Specifications

Growth The growth of "Imperial" cars in public estimation provides unanswerable testimony to the superlative value of the cars themselves. Each year's business has been a doubling of output. 1913 records the "Imperial" manufactured in one of the largest automobile factories in the world.

Reasons Because "Imperial" cars have always stood in the forefront of comparative values. They have not only been good cars but have expressed in design and specifications the "last word" in improvements, and no cars at any price have had more good qualities built into them.

Sales Consequently, "Imperial" cars have been eagerly bought. The car itself has produced the remarkable sales results. The history of each "Imperial" car in the hands of "Imperial" owners is the history of a composite enthusiasm, because it is the history of a "road service" of which we are most proud. 6,000 "Imperial" cars will reveal to 6,000 more "Imperial" owners this year the reason of the fast growing "Imperial" prestige.

1913 "Imperial" cars are verily an education in motor car values. *The car with all the most desirable specifications* is a compelling appeal to the buyer's judgment. It is a challenge to investigate. It is, by virtue, a statement that we do not wish to sell one "Imperial" car except by comparison.

Price We are convinced that the "Imperial" policy of "the very best for the least money" is one of the greatest factors in our success. Place your hand upon any part of an "Imperial" and you will find the highest quality in material, the best engineering practice in design, and the latest advancements in equipment. A little thought regarding comparative values will give you something very important to think about.

Model "44" Shown below, is one of four 1913 "Imperial" models. Here are a few specifications of this five passenger touring car. Note the bore and stroke of the motor, 4¾ x 5¼ inches; four cylinders in pairs; the generous wheel base, 122 inches; our own three point spring shackle suspension for excelling comfort; the center control levers; the 36 x 4 tires with demountable rims; the New Departure bearings throughout; the predominance of nickel steel in construction; the beautiful lines, the roomy tonneau, the big power; the nickel-silver and black mountings; the exceptional inclusive equipment, Silk Mohair Top, Windshield, Speedometer, etc. You would place the price anywhere between three and four thousand dollars. Here it is **$1875**

Models 44 and 34 are Equipped with the North East Electric Starting and Lighting System
(Completely Automatic—positive and unfailing in action)

Argument There is none. "Imperial" cars are "convincing" cars. No automobile can be better built or better equipped. No automobile has a better record for enduring service. No automobile is more moderate in price. The "Imperial" standard of value warrants, then, the interest of every buyer. ***That*** is the purpose of this advertisement.

Model "34" Five Passenger Touring Car. 4½ inch bore, 5¼ inch stroke. Wheel base 118 inches. 34 x 4 inch tires, demountable rims. Complete equipment **$1650**

Model "32" Five Passenger Touring Car. 4 inch bore, 5½ inch stroke. Wheel base 114 inches. 34 x 4 inch tires, demountable rims. Complete equipment **$1285**

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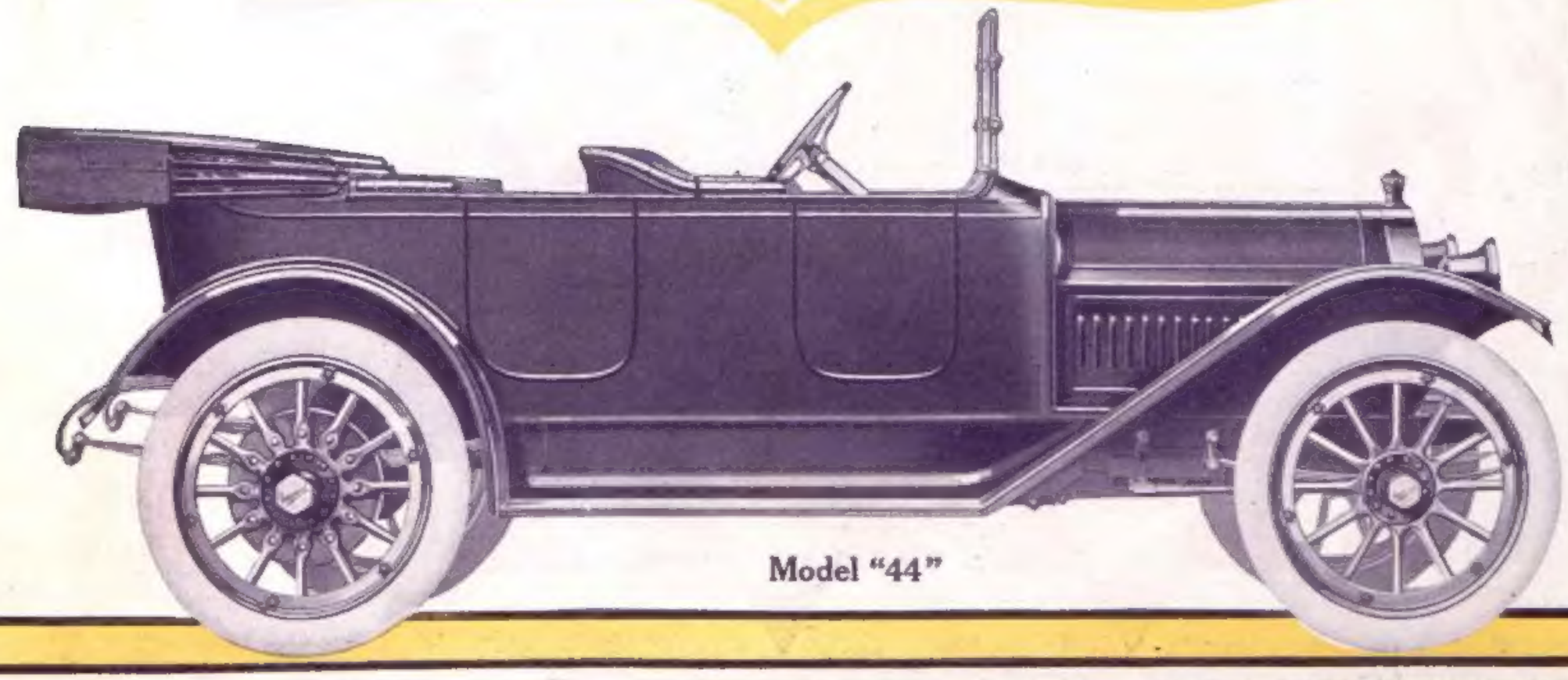

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